

**From:** [Kerri Singleton](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Comments on Proposed Rule - FOM, Appendix B of Part 701  
**Date:** Wednesday, December 16, 2015 9:30:05 AM

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Dear Secretary of the Board Poliquin,

I support the work of the National Credit Union Administration to increase the availability of financial products and services to consumers. The reasons consumers choose to become members of a credit union are much different than the reasons some choose to use a bank. Credit unions care about their members. In that connection, I support the Board's proposed rule change that will enhance consumers' ability to choose a credit union as their financial partner.

It is important that the Board make the right choice and adopt the proposed rule; the Board should not be dissuaded by pressure, political or otherwise, from choosing what is right for America's credit unions and their millions of members.

Sincerely,

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