

From: [Stewart, Kay](#)
To: [Regulatory Comments](#)
Cc: [Suzanne Yashewski](#)
Subject: Proposed Rulemaking on Chartering and FOM Manual
Date: Wednesday, December 16, 2015 3:58:56 PM

Dear Secretary of the Board Poliquin:

Credit Unions are not-for-profit and they focus all of their attention on providing great value and service to their members. As you know, credit unions were not part of the recent financial crisis and were a bright spot throughout as they worked to improve the lives of their members and people in their communities. I strongly support NCUA's proposed changes to its field of membership rules that would give credit unions the chance to change as their communities change. These common sense changes would allow credit unions to continue to reach out and provide much needed financial services to people and small businesses throughout their communities. I urge NCUA to finalize the changes as quickly as possible.

Sincerely,



Kay Stewart
President, CEO
North East Texas Credit Union
Lone Star, TX
Phone: (903)656-2576
Fax: (903)656-3458
www.thenetcu.com



MLO #: 686266

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