

**From:** [Lisa Spearman](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Comments on Proposed Rule, Appendix B of Part 701  
**Date:** Wednesday, December 16, 2015 10:20:09 AM

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Dear Secretary of the Board Poliquin,

I am pleased to submit comments to the National Credit Union Administration on the Board's proposal to expand Field of Membership opportunities for federal credit unions, without jeopardizing safety and soundness or disregarding any applicable statutory constraints under the Federal Credit Union Act.

I believe that the changes the NCUA Board is recommending will be positive for credit unions, their members and other consumers that seek credit union service.

Sincerely,

Lisa Spearman  
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Tucker, GA 30084