

**From:** [Tracey Toko](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Comments on Proposed Rule, Appendix B of Part 701, FOM  
**Date:** Wednesday, December 16, 2015 10:30:10 AM

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Dear Secretary of the Board Poliquin,

I support the National Credit Union Administration's proposed field of membership rule. I think that more American's should have access to credit unions because credit unions operate for the benefit of member owners and not shareholders. As a credit union member, I know that my credit union is always looking out for my best interests while offering me all of the banking services that I need.

Please implement this field of membership as soon as possible.

Sincerely,

Tracey Toko  
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