

**From:** [Christina Tanguma](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Comments on Proposed Rule, Appendix B of Part 701 - Chartering and Fields of Membership  
**Date:** Thursday, December 17, 2015 3:40:06 PM

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Dear Secretary of the Board Poliquin,

We need more credit unions in our community. This proposed regulation, along with NCUA's proposed member business lending rule, are welcome regulatory relief for credit unions. They will help credit unions do even more in their communities, which includes giving consumers and small businesses access to credit that would not otherwise be available. I do appreciate what you are doing help consumers and small businesses by make credit unions more available and making it easier for credit unions to lend. Taking restrictions out of regulation and start putting decisions in the hands of the credit unions will help communities. I encourage you to finalize your proposal as soon as possible. Credit union financial solutions and debt relief are just a couple of services that credit unions offer and I have used these services and share and advocate these services to other individuals as well.

Sincerely,

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