

From: [J. Kevin Ryan](#)
To: [Regulatory Comments](#)
Subject: Comments on Notice of Proposed Rulemaking on Chartering and FOM Manual
Date: Friday, December 18, 2015 5:30:06 PM

Dear Secretary of the Board Poliquin,

Recently, NCUA proposed changes to its rules governing who can belong to a credit union and I am writing today to voice my strong support for these changes. Even though I know my credit union, like others, has changed with the times over the years, it still is focused on providing me with the financial services I need and on great member service. I believe that more consumers and small businesses should have the ability to benefit from credit unions' not-for-profit services and I commend NCUA for taking steps to be sure that credit unions can thrive into the future.

Sincerely,

J. Kevin Ryan
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