

**From:** [Terri Masters](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Chartering and Fields of Membership  
**Date:** Friday, December 18, 2015 2:00:06 PM

---

Dear Secretary of the Board Poliquin,

As a hard working American, I appreciate the ability to park my money in the financial institution I deem most appropriate. Therefore, I support the changes contemplated by the National Credit Union Administration (NCUA) that are intended to ensure consumers have adequate choice when determining which credit union to become a member of.

I strongly urge the NCUA to finalize their proposed changes and make the marketplace equitable for all consumers in this country.

Sincerely,

Terri Masters  
3955 Teays Valley Rd  
Hurricane, WV 25526