

From: [Linda Stanton](#)
To: [Regulatory Comments](#)
Cc: syashewski@cornerstoneleague.coop
Subject: Comments on Notice of Proposed Rulemaking Regarding Associational Common Bond
Date: Tuesday, December 29, 2015 1:51:25 PM

Dear NCUA,

I am the President/CEO of a small \$27.M credit union in North Little Rock, Arkansas that has primarily served Union Pacific railroad workers for the last 82 years. (We were chartered in 1933.) I am in full support of your effort to ease regulatory burdens related to FOM! A charge such as you propose would allow us to significantly increase our ability to provide better service to communities and individuals in need of Financial Services. All Americans should be given access to credit unions and the services that we can provide. Our motto "People helping people" continues to embody the credit union philosophy, because we are not stuffing the wallets of shareholders; but rather giving back to the our members and our community. We continually try to educate and work with our members, and we offer low cost alternatives to payday and predatory lenders. Can you walk into a bank and ask for a \$250.00 loan? No way, they'd laugh you out the door! But in my credit union you can, and maybe \$250 is all you need to make a significant change in your life! If membership is available to a wider range of people, that means that we can help a greater number of Americans to achieve their financial goals and become financially secure.

Please help us help more Americans and implement this field of membership change as soon as possible!

Thank you for your time and consideration!

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"Keeping your finances on track..."