

From: [Max Villaronga](#)
To: [Regulatory Comments](#)
Cc: syashewski@cornerstoneleague.coop; [Max Villaronga](#)
Subject: Max Villaronga_Comments on Notice of Proposed Rulemaking Regarding Chartering and FOM
Date: Friday, December 18, 2015 8:07:54 PM

Dear Secretary of the Board Gerard Poliquin,

I support the recent proposal drafted by the NCUA on revising the Chartering and Field of Membership Manual. Although there are more Americans than ever enjoying the benefits of credit unions, there is still room to create more access for consumers to get the lowest cost credit available to improve their lives. These proposed changes promote this added access which will increase competition. Higher levels of competition tend to improve pricing for financial services and benefit the American consumer. I applaud this step towards a free market and competition to benefit our members. At TFCU, we will continue to provide safe and affordable credit alternatives to our 57,000 members in the El Paso community. This proposal, if approved, may allow us to provide access to more Americans in underserved and rural areas. Thank you for your efforts in improving the lives of consumers.

Sincerely,
Max Villaronga



Max Villaronga | President & Chief Executive Officer

T 915-926-3198 | **F** 915-859-3564 | mvillaronga@tfcu.coop | www.tfcu.coop | Rojas Branch

Please don't print this e-mail unless you really need to. 

TFCU

This communication contains confidential information which may be subject to protection under federal and state depositor privacy statutes and which is intended solely for the use and benefit of the addressee(s) named. If you are not an intended recipient, you are hereby notified that any dissemination or copying of this communication is strictly prohibited. In the event that you have received this communication in error, please notify us by telephone or electronic mail and please destroy the original.