

**From:** [James Alexander](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Field of Membership Change  
**Date:** Friday, January 08, 2016 7:10:06 PM

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Dear Secretary of the Board Poliquin,

Thanks to the National Credit Union Administration for proposing to ease the membership burdens facing federal credit unions. Current membership rules are outdated, artificially limiting access to credit unions. Consumers deserve choice on where they obtain financial services and credit unions should be easily available to all Americans in all communities. This is especially important for communities where banks do not provide service to people of modest means, like credit unions strive to do.

Your proposal is a step in the right direction toward making sure that credit unions can fully serve their communities.

Sincerely,

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