

**From:** [Phyllis Kaczmarski](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Chartering and Field of Membership Manual  
**Date:** Friday, January 08, 2016 12:10:07 PM

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Dear Secretary of the Board Poliquin,

I support the National Credit Union Administration's proposal to update the charter and field of membership rules for federally chartered credit unions. Many of the existing rules are outdated and do not reflect how credit unions operate in the current consumer landscape.

While the majority of credit unions in Washington State are state chartered, providing consumers with more choices and access to a credit union, particularly in areas where access has been limited, is a benefit to all consumers.

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

Sincerely,

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