

From: [Patricia Smith](#)
To: [Regulatory Comments](#)
Subject: Appendix B of Part 701 - Chartering and Fields of Membership
Date: Friday, January 08, 2016 3:20:05 AM

Dear Secretary of the Board Poliquin,

The National Credit Unions Administration's field of membership rules have not grown with the needs of consumers to access credit union membership. There are many individuals who cannot join my credit union because they do not live in my community. The proposed field of membership rule will allow my credit union to expand into other areas of our community. This will allow many people better access to critical financial services, which will make their lives better.

Please pass this rule as soon as possible to allow friends and neighbors to join my credit union and also better their economic health

Sincerely,

Patricia Smith
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