

From: tjtremling@surewest.net
To: [Regulatory Comments](#)
Subject: Chartering and Fields of Membership
Date: Thursday, January 07, 2016 1:20:30 PM

Mr. Terrance Tremelling
8473 Oakwind Court
Orangevale, CA 95662-3810

1/7/2016

Dear Secretary Board:

I have been a credit union member since 1972 and have enjoyed the benefits provided to me by my credit union. Though small compared to the banking industry credit unions offer a financially sound alternative to their members. However, they face certain restrictions that prevent them from offering these services to a large portion of the population.

As a concerned credit union member and citizen, I am writing to support your recent rule regarding a credit union's field of membership.

My credit union serves me and my family, offering competitive services, but more importantly it puts my needs before profits. Once your rule is finalized, portions of our community that have lacked the opportunity to join a credit union will have that choice available.

Your proposal could enhance the financial well-being of millions of Americans. The National Credit Union Administration should be commended for proposing these sensible and important steps.

The National Credit Union Administration's field of membership proposal is on track with the needs of America's consumers.

Sincerely,

Mr. Terrance Tremelling