

From: mary.vogan@safecu.org
To: [Regulatory Comments](#)
Subject: Chartering and Fields of Membership
Date: Thursday, January 14, 2016 7:40:50 PM

Mrs Mary Vogan
4032 Stephen Dr
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1/14/2016

Dear Secretary Board:

I support the recent rule regarding a credit union's field of membership.

I have been a member of a credit union since 1981. Soon after graduating from college, my bank started charging me for keeping my small savings in the bank. That's when I closed my bank account and opened a credit union account.

I want others to benefit from choice. There is a large segment of my community that has routinely been unable to join a credit union because of the restrictions in access to membership. That is why I am writing today in support of your proposal.

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,

Mrs Mary Vogan