

From: [Mr. & Mrs. Mitchell Jay](#)
To: [Regulatory Comments](#)
Subject: Chartering and Field of Membership Manual
Date: Tuesday, February 02, 2016 9:10:09 AM

Dear Secretary of the Board Poliquin,

Every American should have easy access to a credit union for financial services. As a member/owner I feel that my credit union works hard to represent my best interests. My local credit unions have many programs that assists my business to grow and provides financing programs for many in my sales are.

Unfortunately, my local credit union is only open to a limited number of people in my community. I support any new regulation that can make my credit union available to more people,.

Please pass the proposed rule as soon as possible so that more people can consider the option of joining a credit union.

Sincerely,

Mitchell H. Jay
1415 US Route 302
Barre, VT 05641