

**From:** [Edward Ramirez](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Comments on Proposed Rule Chartering and Fields of Membershi  
**Date:** Saturday, February 06, 2016 4:20:05 PM

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Dear Secretary of the Board Poliquin,

I support the National Credit Union Administration's proposed field of membership rule. I think that more American's should have access to credit unions because credit unions operate for the benefit of member owners and not shareholders. As a credit union member, I know that my credit union is always looking out for my best interests while offering me all of the banking services that I need.

Please implement this field of membership as soon as possible.

Suncoast credit union in Tampa FL. is the best! I went from Suntrust bank which charged me with fee after fee for the things I needed. And since i went to Suncoast credit union they never charge me any fees for nothing. We are on Social Security and can't afford all the fees banks charge! We have brought 5 cars thru them and have checking and savings account. Please allow National Credit Union Administration's proposed field of membership rule. Banks control enough of the world and want Credit Unions out of there way!!!

Sincerely,

Edward Ramirez  
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