

From: [Mr. & Mrs. Earl Pappalardo](#)
To: [Regulatory Comments](#)
Subject: Chartering and Field of Membership Manual
Date: Thursday, February 04, 2016 4:40:13 PM

Dear Secretary of the Board Poliquin,

As a credit union member, I appreciated the fact that my credit union was there for people like me during the financial crisis. I understand that not everyone can join a credit union because of strict membership rules imposed by your agency. I fully support changes to these rules that allow more people in my community to join my credit union. I appreciate the efforts that the National Credit Union Administration is taking to make it easier for credit unions to serve more Americans. I hope you will finalize your proposal as soon as possible.

We need credit unions doing more of what they're doing. Your proposal makes that possible.

Sincerely,

Earl Pappalardo
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