

From: [Kristi Torrey](#)
To: [Regulatory Comments](#)
Subject: Comments on Proposed Rule Chartering and Fields of Membershi
Date: Thursday, February 04, 2016 4:30:12 PM

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.

I am tired of the big banks, who we had to bail out for their shoddy practices, have such influence over our elected officials to do their bidding.

Please implement this field of membership as soon as possible.

Sincerely,

Kristi K. Torrey
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