

From: [Stephen O'Neal](#)
To: [Regulatory Comments](#)
Subject: Proposed Rule Chartering / Fields of Membership for Credit Unions
Date: Thursday, February 04, 2016 4:40:11 PM

Dear Secretary of the Board Poliquin,

Credit Unions have been a foundation element in my family's ability to achieve financial freedom. Credit Unions assist the education of their members in sound financial practices.

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.

Sincerely,

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