

From: [Seth Peck](#)
To: [Regulatory Comments](#)
Subject: Chartering and Fields of Membership
Date: Thursday, February 04, 2016 4:50:12 PM

Dear Secretary of the Board Poliquin,

It is common knowledge that credit unions played absolutely no part in the financial crisis of 2008. Despite this, new regulations from several different regulators have in practicality limited the ability of credit unions to serve their members. The National Credit Union Administration's proposal expanding the ability of credit unions to serve their members is one of the first steps taken by regulators which recognizes that credit unions are the solution, not the problem. Your proposal will benefit many consumers and expand their ability to receive the best possible products and services from their credit unions.

The NCUA's proposal is an important first step to improve the lives of many consumers. I appreciate your important work on behalf of credit union members, and all consumers, throughout the country.

To be fair, I've been a credit union member for years. And I've had nothing but good things with them. They've given me lower interest rates on loans and mortgages, and higher interest rates on CDs. They keep the money in the community and support our neighbors. They all deserve our support, and we should be doing everything in our power to make it easier for people to be members of credit unions, not more difficult.

Sincerely,

Seth Peck
840 W 70th Pl
Denver, CO 80221