

**From:** [cpanage@gmail.com](mailto:cpanage@gmail.com)  
**To:** [Regulatory Comments](#)  
**Subject:** Chartering and Fields of Membership  
**Date:** Thursday, February 04, 2016 5:25:42 PM

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Candace Panage  
18512 NW Holly St #102  
Hillsboro, OR 97006-7033

2/4/2016

Dear Secretary Board:

As a concerned credit union member and citizen, I am writing to support your recent rule regarding credit union field of membership. Following the most recent financial crisis many Americans are still struggling financially and would benefit from being a member of a financial institution based on the principle of "people helping people." I am writing today in support of your proposal because it will expand the ability of credit unions to provide services to consumers who may not currently be credit union members and prevent banks from creating a monopoly for people who would not otherwise qualify to join a credit union . . . everyone should have the right to choose where they put their money and get their loans.

My credit union offers competitive services, but more importantly it puts my needs before profits. Your rule, once finalized, will allow credit unions more flexibility to serve consumers who share a common bond and will enhance the financial well-being of millions of Americans. The National Credit Union Administration should be commended for proposing these sensible and important steps.

The National Credit Union Administration's field of membership proposal is on track with the needs of America's consumers.

Sincerely,

Candace Panage