

**From:** [Nancy Richards](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Comments on Proposed Rule, Appendix B of Part 701  
**Date:** Thursday, February 04, 2016 5:30:21 PM

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Dear Secretary of the Board Poliquin,

At a time when Congress is squabbling and not accomplishing, it is much appreciated that there are agencies such as the National Credit Union Administration that continue to fulfill their missions. In that vein, I would like to extend my appreciation for and support of the Board's recent proposal intended to comport the agency's regulations with the statutory language of the Federal Credit Union Act regarding credit union membership eligibility.

Over the years I've been a customer of both banks and credit unions in several states and I have had much better experience overall with credit unions. Their loyalty and service are to members, not to shareholders.

Please finalize your proposed changes and do what's best for the consumers in this country.

Sincerely,

Nancy Richards  
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