

From: [Stephen Long](#)
To: [Regulatory Comments](#)
Subject: Chartering and Fields of Membership
Date: Thursday, February 04, 2016 7:20:08 PM

Dear Secretary of the Board Poliquin,

I understand that the National Credit Union Administration is considering a proposal that would allow credit unions to serve more members. Well done! It's long past time for Washington to get out of the way and let credit unions serve Americans. Please finish your work as soon as possible so that more people can join credit unions!

And don't listen to the profit hungry big banks that don't want consumers to have access to credit unions. More consumers need diversity in the marketplace, so they can make the best choice for their household and economic health. Thank you for providing this choice for consumers!

Interest paid on deposits is abysmal at best. The only difference I can see is CU's seems to me friendlier and less distant from their customers. They are competitive and customer oriented. Banks change hands and find new fees and CU keep rolling along. I think the financial markets of the nation are big enough to support CU's as an alternative to banks. It would be a shame to undermine CU's just because the banks don't appreciate the competition.

Sincerely,

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