

From: [Bryan Smith](#)
To: [Regulatory Comments](#)
Subject: Comment - 12CFR 701
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In reference to the proposal for the changes in membership eligibility, I am in favor of the changes suggested. I am an employee and a member of our credit union and I have an understanding of how a credit union is different from the competitors in the financial services. Credit Unions were formed for the purpose of people helping people and serving the underserved, if that is still the understanding of the primary function of a credit union there is no better opportunity to emphasize that motto than to allow more rural areas access to membership. We have areas in our state that, due to sparsity of population, they may not have access or ability to become a member of a credit union.

I urge you to vote favorably for the proposed rule change.

Bryan W. Smith

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