

**From:** [Elizabeth Heine](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Chartering and Fields of Membership  
**Date:** Thursday, February 04, 2016 9:00:10 PM

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Dear Secretary of the Board Poliquin,

As a hard working middle class American, I appreciate the ability to park my money in the financial institution I deem most appropriate, one where I'm not required to pay the "just because we can and will" fees. That is why I switched from a regular bank years ago. Therefore, I support the changes contemplated by the National Credit Union Administration (NCUA) that are intended to ensure consumers have adequate choice when determining which credit union to become a member of.

I strongly urge the NCUA to finalize their proposed changes and make the marketplace equitable for all consumers in this country.

Sincerely,

Elizabeth Heine  
35203 Pinegate Trl  
Eustis, FL 32736  
[elizabeth\\_heine@yahoo.com](mailto:elizabeth_heine@yahoo.com)