

From: [Karen McKinnon](#)
To: [Regulatory Comments](#)
Subject: Chartering and Fields of Membership
Date: Friday, February 05, 2016 11:40:12 AM

Dear Secretary of the Board Poliquin,

It must be the goal of the National Credit Union Association to best enable credit unions to effectively serve their members and provide them with solid products and services. The financial crisis showed that institutions, such as credit unions, are the responsible actors that care about serving their members as opposed to making a profit at the expense of economic stability. I applaud the efforts of the National Credit Union Administration to help credit unions better serve consumers, and as such, I support the Board's proposed rule change that will enhance consumers' ability to choose a credit union as their financial partner.

The Board should move forward with these changes and should not be affected by comments organized by big banks, which do not have the best interests of consumers and the country's economic health at heart. Our government needs to pursue thoughtful policymaking that is driven by what is best for consumers, and not what is best for big bank shareholders. This rule change is the right approach. Please finalize your proposal.

As a side note I would not be displeased to see all big banks lose their market share. They have shown they do not act responsibly and certainly law makers and judges have NOT acted to hold irresponsible bank executives accountable. I have sent other requests in support of credit union initiatives and will continue to do so. I have chosen to cease working with banks in 1989 when I was 21 when I switched to a credit union. I now encourage my employees and any one else when the matter is appropriate to seek out a local credit union vs. a bank due to the unbelievable and incomparable value they offer.

Sincerely,

Karen McKinnon
9263 Cumberland Ct
Commerce Township, MI 48390