

From: [Brianna O'Hara](#)
To: [Regulatory Comments](#)
Subject: Chartering and Field of Membership Manual
Date: Friday, February 05, 2016 10:50:10 AM

Dear Secretary of the Board Poliquin,

Every American should have easy access to a credit union for financial services. As a member/owner I feel that my credit union always represents my best interests. The credit union has many programs in place to meet my banking needs and offers many programs for others in my community. Unfortunately, my credit union is only open to a very limited number of people in my community. I support any new regulation that can make my credit union available to more people, as it is the best place in my area to for banking services. Credit unions offer more realistic loan rates and fees. They truly have my best interest at heart!

I work with state and federally-chartered credit unions every day, and see firsthand the good things they do in their communities. While Missouri has more state-chartered credit unions than federally-chartered credit unions, and this proposal would only affect federally-chartered credit unions, it is a good idea. Efforts to allow more consumers the option of joining a credit union is a positive step forward.

Please pass the proposed rule as soon as possible so that more people can join credit unions.

Sincerely,

Brianna O'Hara
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