

From: [Christine Zoellner](#)
To: [Regulatory Comments](#)
Subject: Appendix B of Part 701 - Chartering and Fields of Membership
Date: Friday, February 05, 2016 11:20:07 AM

Dear Secretary of the Board Poliquin,

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 great idea. Efforts to allow more consumers the option of joining a credit union is a positive step forward.

We need more credit unions in our community. This proposed regulation, along with NCUA's proposed member business lending rule, are welcome regulatory relief for credit unions. They will help credit unions do even more in their communities, which includes giving consumers and small businesses access to credit that would not otherwise be available. I do appreciate what you are doing help consumers and small businesses by make credit unions more available and making it easier for credit unions to lend. Taking restrictions out of regulation and putting decisions in the hands of the credit unions will help communities. I encourage you to finalize your proposal as soon as possible.

I personally belong to two different Credit Unions, they have been there for me when a local bank refused to help. I will ALWAYS choose a Credit Union over a bank from now on.

Please help our Credit Unions to grow and be able to help our local families.

Sincerely,

Christine Zoellner
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