

**From:** [Lawrence Marker](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Chartering and Field of Membership Manual  
**Date:** Friday, February 05, 2016 2:10:09 PM

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Dear Secretary of the Board Poliquin,

Dear Mr. Poliquin,

After suffering through multiple banks buying out banks, and changing their fees and their rules multiple times, I abandoned the banks and opened a credit union account and could not be happier.

As a credit union member, I appreciated the fact that my credit union was there for folks like me during the financial crisis. I understand that not everyone can join a credit union because of strict membership rules imposed by your agency. I fully support changes to these rules that allow more people in my community to join my credit union. I appreciate the efforts that the National Credit Union Administration is taking to make it easier for credit unions to serve more Americans. I hope you will finalize your proposal as soon as possible.

We need credit unions doing more of what they're doing. Your proposal makes that possible.

Sincerely,

Lawrence Marker  
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Athens, AL 35613