

From: [Darla Card](#)
To: [Regulatory Comments](#)
Subject: Appendix B of Part 701 - Chartering and Fields of Membership
Date: Friday, February 05, 2016 4:30:10 PM

Dear Secretary of the Board Poliquin,

The National Credit Unions Administration's field of membership rules are far too strict. I have many friends that cannot join my credit union because they do not live in my community. The proposed field of membership rule will allow my credit to expand into other areas of our community. This will allow many people better access to critical financial services, which will make their lives better.

Please pass this rule as soon as possible so that our friends and neighbors can join my credit unions and also better their economic health.

America is about freedom of choice and who would not want the opportunity to become familiar with credit unions and enjoy the benefits of becoming a member in the form of lower loan rates and higher dividend rates. Citizens of the USA need to be educated in what credit unions are all about and how they differ from banks. Then, they can make an educated decision.

Thank you,

Sincerely,

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