

From: [Patrick Dwyer](#)
To: [Regulatory Comments](#)
Subject: Keep your hand off My Credit Union Chartering and Fields of Membership
Date: Friday, February 05, 2016 3:20:08 PM

Dear Secretary of the Board Poliquin,

Dear Sirs, You are out of touch with whom you are supposed to represent. Not banks and Financial services that may contribute to your election campaigns or provide additional income for you. Just like de-regulation of the S&L's resulted in their collapse and taxpayer bailout; Congress repealed Glass-Steagal the resulted in Mortgage Crisis, Bank & Wall street collapse and again Tapayer bailouts You now are supposed to the right thing: Serve your District, State and Population ; Not your own interest. You realize mortgages become impssible for many without Credi Unions. Do not feign surprise when this attack on Credit Unions results in failure, loss of availability to have a mortgage, vehicle loan, etc. because your Financial Contributors over charge, mismanage and waste deposits. How you get re-elected is beyond me. Hopefully there is a God and you will answer for sins such as mismanagement(Knowingly) of the Dept. of Veteran Affairs.I understand that the National Credit Union Administration is considering a proposal that would allow credit unions to serve more members. Well done! It's long past time for Washington to get out of the way and let credit unions serve Americans. Please finish your work as soon as possible so that more people can join credit unions!

And don't help to the profit hungry big banks that don't want consumers to have access to credit unions and then feign surprise, bewilderment or not contributing to this action. More consumers need diversity in the marketplace, so they can make the best choice for their household and economic health. I doubt you will providing this choice for consumers! You are just too far out of touch, corruptible and much to preoccupied with being in Congress for life. Do me a favor : Kill yourself so we can get another Congress member.

Sincerely,

Patrick Dwyer
5519 Tamarack St
Pensacola, FL 32503