

From: [AL DRUMMOND](#)
To: [Regulatory Comments](#)
Subject: Chartering and Fields of Membership
Date: Friday, February 05, 2016 9:20:05 PM

Dear Secretary of the Board Poliquin,

It would appear that Banks continue to want to limit Credit Unions and their ability to serve and provide services that Banks can't or won't. Somehow it seems that the reason that Bank's continue to lose business to Credit Unions is their insatiable need to satisfy their stockholder rather than the public they should be serving at a competitive price. Having worked in the Banking industry for 30 years and seeing them change from what Credit Unions are today to what they have become it is no wonder they are complaining. Just as added information I also worked 11 years for a Credit Union and so have seen both sides. Personally I use both Bank and Credit Unions for my financial needs. They both serve a purpose but the reason I primarily use a Credit Union for most of my business is due to the services and the cost of those services. So I would appreciate your consideration in letting the Credit Union serve their membership and fill the need that Banks choose not to or want to charge undo fee for their services.

The National Credit Union Administration's proposal expanding the ability of credit unions to serve their members is one additional steps which would allow them to provide better services to their members and once again show that credit unions are the solution, not the problem. The current proposal will benefit many consumers and expand their ability to receive the best possible products and services from their Credit Unions.

Sincerely,

AL DRUMMOND
4775 N 3800 W
Morgan, UT 84050