

**From:** [Eleanor Brown](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Comments on Proposed Rule, Appendix B of Part 701, Chartering and Fields of Membership  
**Date:** Monday, February 08, 2016 12:30:12 PM

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Dear Board Secretary Polquin,

I strongly urge you to please disregard the banks opposition letters to this proposed rule as they are only self-serving in nature and certainly do not represent the best interests of the consumers, and especially for those consumers with limited means and thus limited choices for access to financial services.

The National Credit Union Administration is to be applauded for its proposal to ease the membership burdens facing federal credit unions. Current membership rules are outdated, artificially limiting access to credit unions. Consumers deserve choice on where they obtain financial services and credit unions should be easily available to all Americans in all communities. This is especially important for communities where banks do not provide service to people of modest means, like credit unions strive to do.

The proposal you are considering is a step in the right direction toward making sure that credit unions can fully serve their communities.

Consumers ability to access a variety of more affordable financial services should be the primary focus when this proposed rule is finalized. Limiting consumer access to Credit Unions will be counter-intuitive to a primary reason that Credit Unions were initially formed, namely, to serve the underserved.

Sincerely,

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