

From: [JoAn Sanders](#)
To: [Regulatory Comments](#)
Subject: Comments on Proposed Rule, Appendix B of Part 701
Date: Monday, February 08, 2016 12:40:08 PM

Dear Secretary of the Board Poliquin,

There have been so many changes in the last few years that have made it more difficult for my credit union to lend to and serve its members. Regulatory burden is a primary obstacle. That is why the National Credit Union Administration Board's proposal on member field of membership is a breath of fresh air. It's really unlike anything we see coming out of Washington these days. You're proposing to actually reduce burden, which will help credit unions grow and give access to more people. It's a novel idea and it will work.

The National Credit Union Administration is right on track with the field of membership proposal.

Sincerely,

JoAn Sanders, CEO
7511 S Dana St
Cheney, WA 99004