

From: [Victor Punua, Sr.](#)
To: [Regulatory Comments](#)
Subject: Chartering and Fields of Membership
Date: Monday, February 08, 2016 8:00:09 PM

Dear Secretary of the Board Poliquin,

As a hard working American, I appreciate the ability to park my money in the financial institution I deem most appropriate. Therefore, I support the changes contemplated by the National Credit Union Administration (NCUA) that are intended to ensure consumers have adequate choice when determining which credit union to become a member of.

I strongly urge the NCUA to finalize their proposed changes and make the marketplace equitable for all consumers in this country.

Sincerely,

Victor Punua Sr.
PO Box 1488
Lihue, HI 96766
vpunua@yahoo.com