

From: [Jim Mau](#)
To: [Regulatory Comments](#)
Subject: Credit Union Chartering and Field of Membership Manual
Date: Friday, January 22, 2016 5:10:05 PM

Dear Secretary of the Board Poliquin,

I fully support changes to the Chartering and Field of Membership Manual rules that allow more people in our community to join my credit union.

I have observed other Oregon credit unions expending considerable expense and effort to convert to state charters solely because efforts to expand their federal charters were denied. If the National Credit Union Administration is serious about maintaining a dual charter system these rules must be enacted promptly.

I appreciate the administration's recent efforts in this area and ask that you remain open to removing additional barriers to providing valuable credit union services and financial education to more Americans.

Sincerely,

Jim Mau
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