

From: [Patricia Kretzschmar](#)
To: [Regulatory Comments](#)
Subject: Chartering and Fields of Membership
Date: Friday, February 05, 2016 9:30:14 AM

Dear Secretary of the Board Poliquin,

I understand that the National Credit Union Administration is considering a proposal that would allow credit unions to serve more members. Well done! It's long past time for Washington to get out of the way and let credit unions serve Americans. Please finish your work as soon as possible so that more people can join credit unions!

And don't listen to the profit hungry big banks that don't want consumers to have access to credit unions. More consumers need diversity in the marketplace, so they can make the best choice for their household and economic health. Thank you for providing this choice for consumers!

I have been a credit union member for about 25 years and would NEVER voluntarily take my money to a bank. Example: When my mom was 95 and in a wheelchair and living in an assisted living facility, B.O.A., her bank at the time, required a \$15 monthly surcharge because she did not have enough activity on her account. Took her money out of that bank. Their legal department did NOT accept our P.O.A., written by a well known Elder Care Attorney, as valid.

Sincerely,

Patricia R. Kretzschmar
375 SW 29th Ave
Delray Beach, FL 33445
prkretz@aol.com