FEB05'16 PM 2:26 BOARD

Becky Flatness
Member Name Printed

Comments on Notice of Proposed Rulemaking Regarding Associational Common Bond

I support the work of the National Credit Union Administration to increase the availability of financial products and services to consumers. The reasons consumers choose to become members of a credit union are much different than the reasons some choose to use a bank. Credit unions care about their members. In that connection, I support the Board's proposed rule change that will enhance consumers' ability to choose a credit union as their financial partner.

It is important that the Board make the right choice and adopt the proposed rule; the Board should not be dissuaded by pressure, political or otherwise, from choosing what is right for America's credit unions and their millions of members.

Signature B. Flatness

Date 1-21-16

Comments on Proposed Rule,
Appendix B of Part 701