

From: [Beth Satre](#)
To: [Regulatory Comments](#)
Subject: Chartering and Fields of Membership
Date: Thursday, February 04, 2016 11:40:08 AM

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 an adequate choice when determining which credit union to join.

As a Montanan, I am well aware of some of the access issues that those who live in the rural areas of our state regularly have to deal with. Additionally, it's hard to rely on service providers who have no connection to the communities and people they serve and, often, are owned by out-of-state interests and stockholders. This certainly true when it comes to a families finances. Credit unions, as member-owned cooperatives, are a great antidote to this issue.

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

Sincerely,

Beth Evann Satre
1061 Breckenridge St
Helena, MT 59601