

From: [Chad Bartosh](#)
To: [Regulatory Comments](#)
Subject: 12 CFR Part 701
Date: Thursday, January 28, 2016 9:46:31 AM

Dear Secretary of the Board Poliquin:

I am strongly in support of the proposed update to the Chartering and Field of Membership Manuel.

Credit unions have been leaders in providing financial services to those who may not qualify and receive the same at alternative financial service providers. It is time to update and simplify the process in order for credit unions to be able to serve additional individuals. It is also important that individuals have multiple choices in organizations that provide banking services which needs to include not-for-profit credit unions.

With the continual increase of rules and regulations, it is an encouraging proposal to be able to serve more individuals and small businesses in order to achieve the credit union mission of people helping people.

It is my understanding that the bankers have and will continue to submit negative comments on the proposed changes. These objections need to be discounted as it is nothing more than an effort to restrict competition, growth and most importantly helping those who need alternative solutions to serve their needs.

This proposal should move forward and be approved.

Respectfully,

Chad Bartosh



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