

From: belovedsihaya@gmail.com
To: [Regulatory Comments](#)
Subject: Chartering and Fields of Membership
Date: Thursday, February 04, 2016 2:27:14 PM

Ms. Emilie Martin
11795 W 28th Pl
Lakewood, CO 80215-7011

2/4/2016

Dear Secretary Board:

As a credit union member and employee, I am writing to support your recent rule regarding credit union field of membership. I am writing today in support of your proposal because it will expand the ability of credit unions to provide services to consumers who may not currently be credit union members.

My credit union serves a need in my life that is unique to a not-for-profit financial institution, just as my for-profit bank serves another. Choice is the most crucial element that a person can be allowed pertaining to their finances. Your rule, once finalized, will allow credit unions more flexibility to serve consumers who share a common bond and will enhance the financial well-being of millions of Americans. Whether or not a citizen chooses a credit union, a bank or both, the choice should be theirs.

The National Credit Union Administration's field of membership proposal is on track with the needs of America's consumers.

Sincerely,

Ms. Emilie Martin