

From: [Ed Sanches](#)
To: [Regulatory Comments](#)
Subject: Field of Membership / Business loan expansion
Date: Thursday, February 04, 2016 6:24:09 PM

Dear Mr. Poliquin, - Secretary of the Board National Credit Union Administration;

I work for a small community bank in Orem Utah where we have been trying to compete with credit unions in our market for my entire 24 year career. We have essentially been priced out of all consumer loans. Recently we have been encountering intense competition in the business loan arena. I just can't continue to compete with the tax subsidy and the expanded field of membership.

Please consider ending the expansion of credit union field of membership so community banks can continue to service the business needs of clients that credit unions have never been and never should be allowed to compete in.

Cordially,
-Ed Sanches

Edward Sanches

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