

From: [Francis M. Speranza](#)
To: [Regulatory Comments](#)
Subject: Comments on Proposed Rule Chartering and Fields of Membershi
Date: Thursday, February 04, 2016 4:00:20 PM

Dear Secretary of the Board Poliquin,

I support the National Credit Union Administration's proposed field of membership rule. I think that more American's should have access to credit unions because credit unions operate for the benefit of member owners and not shareholders. As a credit union member, I know that my credit union is always looking out for my best interests while offering me all of the banking services that I need.

Please implement this field of membership as soon as possible.

Sincerely,

Francis M. Speranza
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