

From: [Gary Fryar](#)
To: [Regulatory Comments](#)
Subject: Chartering and Fields of Membership
Date: Thursday, February 04, 2016 5:50:11 PM

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 adequate choice when determining which credit union to become a member of.

I strongly urge the NCUA to finalize their proposed changes and make the marketplace equitable for all consumers in this country. Consumers deserve freedom of choice when it comes to where we put our money. Big banks played a big role in the 2008 recession. I want my money to be with someone who I think will better manage it - credit unions. Thank God there is an alternative for those of us smart enough to realize it.

Sincerely,

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