

From: [Heather Fleck](#)
To: [Regulatory Comments](#)
Subject: Comments on Chartering and FOM
Date: Tuesday, January 26, 2016 1:19:02 PM

January 26, 2016

Good Afternoon,

I and our Credit Union stand in strong and full support of the proposed update to the Chartering and Field of Membership Manual.

It is time to update and simplify the process in order for credit unions to be able to serve additional individuals. The ability to serve more people is important, especially to those individuals of modest means. 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 barrage of additional rules and regulations we are facing it is a very positive event 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 numerous negative comments have been filed, these objections need to be discounted as it is nothing more than an effort from the banking trade associations to restrict competition, which in itself is un-American, especially when it effects people of modest means.

This proposal should move forward and be approved.

Respectfully Submitted,

Heather Fleck, AVP of Operations



Heather Fleck
AVP of Operations | Railway Credit Union
701-667-9500 | heather@railwaycu.com