

**From:** [Mr. & Mrs. Jonathan Smith](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Comments on Proposed Rule Chartering and Fields of Membershi  
**Date:** Thursday, February 04, 2016 4:00:20 PM

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Dear Secretary of the Board Poliquin,

We support the National Credit Union Administration's proposed field of membership rule. We believe that more Americans should have access to credit unions because credit unions operate for the benefit of member owners and not shareholders. As credit union members, we know that our credit union is always looking out for our best interests while offering us all the banking services that we need.

Please implement this field of membership rule as soon as possible.

Sincerely,

Jonathan and Mary Ann Smith  
204 Royal Bonnet Dr  
Apollo Beach, FL 33572