

**From:** [Kevin Kleingartner](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Comments on Chartering and FOM  
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To: NCUA

I and our Credit Union fully support the proposed update to the Chartering and Field of Membership Manual.

It is time to update the process so credit unions are able to serve additional members of modest means. They should have multiple choices in which to do their banking which needs to also include credit unions.

The process needs to be simplified because we are forever facing a barrage of rules and regulations. We need to be able to achieve our mission of people helping people and be able to serve more individuals and small businesses.

Respectfully,

Kevin W. Kleingartner, AVP



**Kevin Kleingartner**

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