

**From:** [Paul Wheat](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Chartering and Fields of Membership  
**Date:** Thursday, February 04, 2016 6:30:12 PM

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Dear Secretary of the Board Poliquin,

I understand that the National Credit Union Administration is considering a proposal that would allow credit unions to serve more members. Well done! It's long past time for Washington to get out of the way and let credit unions serve Americans. Please finish your work as soon as possible so that more people can join credit unions!

For various reasons, I have had accounts with both 'big banks' and credit unions over the years. While their basic services are similar in product offerings and scope (i.e., national ATM access, online banking, etc.), credit unions provide a slightly better all around ROI for the consumer and this should be encouraged and expanded.

Please don't listen to the profit hungry big banks that don't want consumers to have access to credit unions. Some banks seem to have a branch on every corner as it is and more consumers need diversity in the marketplace, so they can make the best choice for their household and economic health. Thank you for providing this choice for consumers!

Sincerely,

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