

From: rmboland@altaone.net
To: [Regulatory Comments](#)
Subject: Chartering and Fields of Membership
Date: Thursday, February 04, 2016 3:04:28 PM

Robert M Boland CCE
701 South China Lake Blvd
Ridgecrest, CA 93555-5027

2/4/2016

Dear Secretary Board:

As a concerned long-time credit union member and citizen, I am writing to support the National Credit Union Administration's recent rule regarding credit union field of membership. Following the most recent financial crisis many Americans are still struggling financially and would honestly benefit from being a member of a financial institution based on the firm principle of "people helping people" and the clear philosophy of "not for profit, not for charity but for service", I am writing today in support of this proposal because it will expand the ability of this nation's member-owned credit unions to provide services to consumers who may not currently be credit union members.

My federal credit union serves me and actively supports my local community, offering competitive financial services, but more importantly it puts my needs before corporate profits. The National Credit Union Administration's rule, once finalized, will allow credit unions more flexibility to serve many more American consumers who share a common bond and will enhance the financial well-being of millions of "unbanked" Americans. The National Credit Union Administration should be commended for proposing these sensible and important steps in this proposed field of membership rule amendment.

The National Credit Union Administration's field of membership proposal is on track with the needs of many America's consumers. I fully support this rule proposal and endorse it becoming finalized very soon.

Sincerely,

Robert M Boland CCE