

From: [Roger Richards](#)
To: [Regulatory Comments](#)
Subject: Comments, Appendix B of Part 701, Fields of Membership
Date: Thursday, February 04, 2016 6:00:10 PM

Dear Secretary of the Board Poliquin,

The paragraphs below are boiler-plate from the groups that support our credit unions. My personal statements are :
Credit Unions give the average worker/saver/citizen an alternative to the normal "banks" by providing services to those of us who want a more one-on-one relationship. If you don't have \$200,000 in your account, the "big banks" don't know who you are. More importantly, we have all seen - and suffered the consequences - when the "big banks" decided to take high risks with OUR money for their personal gain. No one has been prosecuted for that corruption and probably never will be. But that corruption is less likely to happen at a credit union because they're share-holder owned. I urge you to support the requested rule changes .

I support the work of the National Credit Union Administration to increase the availability of financial products and services to consumers. The reasons consumers choose to become members of a credit union are much different than the reasons some choose to use a bank. Credit unions care about their members. In that connection, I support the Board's proposed rule change that will enhance consumers' ability to choose a credit union as their financial partner.

It is important that the Board make the right choice and adopt the proposed rule; the Board should not be dissuaded by pressure, political or otherwise, from choosing what is right for America's credit unions and their millions of members.

Sincerely,

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