

From: turnbullr67@gmail.com
To: [Regulatory Comments](#)
Subject: Chartering and Fields of Membership
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2/4/2016

Dear Secretary Board:

As an engaged credit union member and citizen, I am writing in support the NCUA's recent rule regarding credit union field of membership. As you know, Oregonians are increasingly embracing a shared economy where people support other people without expecting material gain or benefit. This return to a "Cooperative" model resonates with millions of Oregonians and can serve as a model for America as we continue to embrace challenging social and economic issues.

In my opinion, the NCUA's expanding interpretation of existing statutory authority is "spot-on" and should serve to expand the ability of credit unions to provide services to consumers who may not currently benefit from credit union membership.

My credit union has served my family well for over 25 years by offering competitive services that are fairly priced. While they are all financially strong (and remained so through the most recent banking crisis) it is clear to me that they have put my interests ahead of profits and will be here for me through all stages of my life. I know that the ABA and others are strongly opposed to this rulemaking and I implore you to support this proposal and ignore the voices of those who wish to control and, in some cases, adversely exploit the financial wellness of countless Californians.

As a former (retired) military member, I am accustomed to fairness, equality, and bringing others up. When the existing Field of Membership broadens (with your support), I believe everyone one of us will benefit. Thank you for your service to our Nation, and for your strong advocacy of the credit union movement's principle of "people helping people".

Sincerely,

Robert Turnbull