January 15, 2016

National Credit Union Administration
Attn: Secretary of the Board
1775 Duke Street
Alexandria, VA 22314-3428

Dear Gerald Poliquin:

It must be the goal of the National Credit Union Association to best enable credit unions to effectively serve their members and provide them with solid products and services. The financial crisis showed that institutions, such as credit unions, are the responsible actors that care about serving their members as opposed to making a profit at the expense of economic stability. I applaud the efforts of the National Credit Union Administration to help credit unions better serve consumers, and as such, I support the Board's proposed rule change that will enhance consumers' ability to choose a credit union as their financial partner.

The Board should move forward with these changes and should not be affected by comments organized by big banks, which do not have the best interests of consumers and the country's economic health at heart. Our government needs to pursue thoughtful policymaking that is driven by what is best for consumers, and not what is best for big bank shareholders. This rule change is the right approach. Please finalize your proposal.

Sincerely,

Date: 1-27-16

Member of Pacific Crest Federal Credit Union

Printed Name: Rick Howard

Address: ~~P.O.B~~ 1122 Homedale
Klamath Falls Ore 97603