

From: [Susan Carroll](#)
To: [Regulatory Comments](#)
Subject: Chartering and Field of Membership Manual
Date: Friday, February 05, 2016 2:20:05 AM

Dear Secretary of the Board Poliquin,

My parents used a credit union from early in their marriage. Dad was a teacher in the 1960's, and money was tight, but the credit union helped them save, buy a house and raise 5 children. My husband and I started with a large bank, but we had problems with poor service, large fees and little help to solve problems. We switched to a credit union, and those problems went away. Low interest rates, few fees, and lots of helpful staff have made our life so much easier. The credit union belongs to its members, please keep them available to all who want to use them. Every American should have easy access to a credit union for financial services. As a member/owner I feel that my credit union always represents my best interests. The credit union has many programs in place to meet my banking needs and offers many programs for others in my community. Unfortunately, my credit union is only open to a very limited number of people in my community. I support any new regulation that can make my credit union available to more people, as it is the best place in my area to for banking services.

Please pass the proposed rule as soon as possible so that more people can join credit unions.

Sincerely,

Susan Carroll
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