

From: tinat@ccul.org
To: [Regulatory Comments](#)
Subject: Chartering and Fields of Membership
Date: Wednesday, January 27, 2016 12:52:02 PM

Mrs. Tina Ramos-Ingold
7131 Almeria Avenue
Fontana, CA 92336-5015

1/27/2016

Dear Secretary Board:

As a concerned credit union member and citizen, I am writing to support the National Credit Union Administration's recent rule regarding credit union field of membership.

After this most recent financial crisis, many Americans are still struggling financially and would benefit from being a member of a financial institution based on the principle of "people helping people."

I am writing today in support of this proposal because it will expand the ability of credit unions to provide services to consumers who may not currently be credit union members.

My credit union serves me and my family, offering competitive services, but, more importantly, it puts my needs before profits.

This rule, once finalized, will allow credit unions more flexibility to serve consumers who share a common bond and will enhance the financial well-being of millions of Americans.

The National Credit Union Administration should be commended for proposing these sensible and important steps.

This proposal is on track with the needs of America's consumers.

Sincerely,

Mrs. Tina Ramos-Ingold