

From: [Virginia Spencer](#)
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,

I worked 6 days a week as a Customer Service Rep for BellSouth after Hurricane Andrew and volunteering for the EEOC in Lake County Intake after the 2 later that decade. My FATHER had been a BANK VP for the original American National Bank in the 70's-80s until forced out buy a disasterous merger with the SAME PEOPLE that were written about in "The Wreck of the Penn Central"/. for a credit union for financial services. He joined my CREDIT UNION after that and has been with them for decades. We see the SENSE in keeping Middle America strong and healthy with an Alternative to Banks. Something that helps support US!

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,

VIRGINIA SPENCER
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