

From: [Pam Nieuwenhuis](#)
To: [_Regulatory Comments](#)
Subject: Comments on Chartering and FOM
Date: Wednesday, February 03, 2016 11:11:05 AM

Good Morning,

I and our Credit Union stand in strong and full support of the proposed update to the Chartering and Field of Membership Manual.

It is time to update and simplify the process in order for credit unions to be able to serve additional individuals. The ability to serve more people is important, especially to those individuals of modest means. It is also important that individuals have multiple choices in organizations that provide banking services which needs to include not-for-profit credit unions.

With the continual barrage of additional rules and regulations we face, it is a very positive event to be able to serve more individuals and small businesses in order to achieve the credit union mission of people helping people.

It is my understanding that numerous negative comments have been filed. These objections need to be discounted as it is nothing more than an effort from the banking trade associations to restrict competition. This is unfair especially when it affects people of modest means.

This proposal should move forward and be approved.

Respectfully,

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