

From: [Hans Molenaar](#)
To: [Regulatory Comments](#)
Subject: NCUA/FOM Restriction - Rule Change
Date: Monday, February 01, 2016 3:50:10 PM

Dear Secretary of the Board Poliquin,

The National Credit Union Association should enable credit unions to serve their members and provide them with needed products and services. Credit unions are responsible for providing consumers with viable, fair and common sense banking services without risking the stability of our financial services sector.

I support 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 institutions who do not have the best interests of consumers at heart.

Our government needs to pursue thoughtful policymaking that is driven by what is best for consumers, and not what is best for bank shareholders.

I'd appreciate your support in ensuring that American's have access to the financial services they deem best for them. This proposed rule change makes common sense and should be moved forward without restriction on consumer's choice.

Sincerely,

Hans Molenaar
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