

From: [Amanda Munier](#)
To: [Regulatory Comments](#)
Subject: Chartering and Fields of Membership
Date: Thursday, February 04, 2016 4:00:25 PM

Dear Secretary of the Board Poliquin,

It must be the goal of the National Credit Union Association to best enable credit unions to effectively serve their members and provide them with solid products and services. The financial crisis showed that institutions, such as credit unions, are the responsible actors that care about serving their members as opposed to making a profit at the expense of economic stability. I applaud 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.

I am a credit union employee and am very passionate about helping people. There needs to be more opportunity for consumers to learn about credit unions and to make an informed decision regarding their finances which in turn help them realize their dreams and goals for the future.

The Board should move forward with these changes and should not be affected by comments organized by big banks, which do not have the best interests of consumers and the country's economic health at heart. Our government needs to pursue thoughtful policymaking that is driven by what is best for consumers, and not what is best for big bank shareholders. This rule change is the right approach. Please finalize your proposal.

Sincerely,

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