

**From:** [Brian Waugaman](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Comments on Proposed Rule Chartering and Fields of Membershi  
**Date:** Wednesday, February 03, 2016 9:20:05 PM

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Dear Secretary of the Board Poliquin,

I support the National Credit Union Administration's proposed field of membership rules. I feel more American's should have access to credit unions because credit unions operate for the benefit of member owners and not shareholders. This very premise makes consumers extremely consumer friendly. As a credit union employee and member, I know that my credit union is always looking out for the best interests of the membership while offering all the banking services that I need at affordable rates. Credit unions offer advice and financial direction and do not attempt to 'sell' me products and services that do not benefit members but the pocketbooks of Wall Street investors. Banks are looking out for shareholders. Credit unions are look out for the very people they serve...their members.

Please implement the NCUA field of membership rules as quickly as possible.

Thank you for taking the time to review this message and thank you for your service to our great nation.

Sincerely,

Brian J. Waugaman  
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