

From: jschroeder@vccuonline.net
To: [Regulatory Comments](#)
Subject: Chartering and Fields of Membership
Date: Tuesday, February 02, 2016 1:59:00 PM

Mr. Joe Schroeder
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2/2/2016

Dear Secretary Board:

I hope I can count on your support for the recent proposed changes by the NCUA to expand the field of membership rules for federal credit unions. I have enjoyed belonging to a credit union for the last 40 years and don't know what I would have done without them. Today, my entire family belongs to a credit union and we love it. Oh, I'm sure you are going to hear from the banking lobby about how credit unions are expanding and becoming a competitive threat to large banks across America. Good and is there anything else we can do to continue that trend. The changes that are being recommended are common sense thoughts by a very conservative regulator. Please remember that when the banking lobby yells loud that empty vessels make the most noise.

Sincerely,

Mr. Joe Schroeder