

From: [Kelsey Smith](#)
To: [Regulatory Comments](#)
Subject: Comments on Proposed Rule FOM, Appendix B of Part 701
Date: Tuesday, February 02, 2016 12:40:14 PM

Dear Secretary of the Board Poliquin,

As a hard working American, I appreciate the ability to park my money in the financial institution I deem most appropriate. Therefore, I support the changes contemplated by the National Credit Union Administration (NCUA) that are intended to ensure consumers have adequate choice when determining which credit union to become a member of.

I strongly urge the NCUA to finalize their proposed changes and make the marketplace equitable for all consumers in this country.

Sincerely,

Kelsey Smith
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