From: margarita johnston

To: Regulatory Comments

Subject: Comments on Proposed Rule, Appendix B of Part 701, Chartering and Fields of Membership

Date: Thursday, November 19, 2015 6:00:06 PM

Dear Secretary of the Board Poliquin,

As an employee of Oregon State Credit Union, I understand how vitally important it is for Americans to have a not-for-profit, cooperative choice in the financial services market. I support and appreciate the National Credit Union Administration's proposed Field of Membership policy modifications which will give more Americans the opportunity to join a credit union. Everyone should have access to affordable financial services, and this is a progressive step in the right direction!

Sincerely,

Margarita M Johnston 3704 Scenic View Dr SE Salem, OR 97302