

From: [Kristin Hyde](#)
To: [Regulatory Comments](#)
Subject: Chartering and Field of Membership Manual
Date: Thursday, November 19, 2015 8:10:06 PM

Dear Secretary of the Board Poliquin,

Dear Mr. 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!

We need credit unions doing more of what they're doing. Your proposal makes that possible.

Sincerely,

Kristin Hyde
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