

From: [Lynn Heider](#)
To: [Regulatory Comments](#)
Subject: Comments on Proposed Rule, Appendix B of Part 701, Chartering and Fields of Membership
Date: Thursday, November 19, 2015 2:30:08 PM

Dear Secretary of the Board Poliquin,

As a hard working American, I appreciate the ability to save my money in the financial institution I deem most appropriate, and to leverage loan products from a member-driven, cooperative financial institution where I receive better rates because stockholders are not being enriched.

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,

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