

**From:** [Danelle Kindred](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Chartering and Field of Membership Manual  
**Date:** Friday, November 20, 2015 2:10:05 PM

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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!

Thank you!

Sincerely,

Danelle Kindred  
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