

From: [Veronica Ervin](#)
To: [Regulatory Comments](#)
Subject: Comments on Proposed Rule, Appendix B of Part 701 - Chartering and Fields of Membership
Date: Tuesday, November 24, 2015 6:30:09 PM

Dear Secretary of the Board Poliquin,

Thank you for your efforts to relieve regulatory burden for credit unions throughout 2015. This will allow more credit unions to focus on achieving their mission to serve their members. While we know that credit unions are not the reason for increased regulations in the past several years, I appreciate that NCUA is taking the approach of helping responsible financial institutions do their job better.

Please continue to look for innovative ways to provide this regulatory relief for safe and sound credit unions. We face strong opposition from banks and their lobbyists who would like to see credit unions restrained from growth and success, to their benefit. Consumers need choices in financial services, and helping credit unions thrive and be a viable choice makes the financial system better for everyone.

Sincerely,

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