

From: [BRAD HAMLIN](#)
To: [Regulatory Comments](#)
Subject: Comments on Proposed FOM Rule, Appendix B of Part 701
Date: Tuesday, December 15, 2015 10:10:05 AM

Dear Secretary of the Board Poliquin,

I want to thank the National Credit Union Administration for its proposal to ease the membership burdens facing federal credit unions. Many states have credit union laws that are not as restrictive as those found in NCUA's Regulations. Current membership rules are outdated, and they limit access to credit unions. People should be able to choose where they obtain financial services, and credit unions should be easily available to all Americans in all communities because they provide the best combination of prices and services available. This is especially important for communities where banks do not provide service to people of modest means, as credit unions strive to do.

The proposal you are considering is a step in the right direction toward making sure that credit unions can fully serve their communities.

Sincerely,

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