

**From:** [Karyn Davis](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Comments on Proposed Rule, Appendix B of Part 701 - Chartering & FOM  
**Date:** Monday, December 14, 2015 2:00:09 PM

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Dear Secretary of the Board Poliquin,

I support the National Credit Union Administration's proposed field of membership rule. I believe that more Americans should have access to credit unions and to all of the benefits that a credit union can provide because they operate for the benefit of member owners and not for shareholders, who are in it for a profit. As a credit union member, I know that my credit union is looking out for my best interests while offering me the banking services that I need.

As credit union employee, I know that it is vital for our local community to have the services that a credit union can provide. Our local credit unions work together to provide financial education for youth and adults. We believe that a better educated member is a better member. We offer low cost alternatives to pay day lenders and other predatory lending options. We have a vested interest in the success of our local economy because that is the area that we all, from the tellers to the CEO, of our credit unions live. We support local causes and community action. If membership is available to a wider range of people, that means that credit unions can help a greater number of Americans be financially educated, financially savvy, and financially secure.

I ask that you please implement this field of membership change as soon as possible. Thank you for your time and consideration.

Sincerely,

Karyn Davis  
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