

**From:** [Jim Bounds](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Comments on Proposed Rule, Appendix B of Part 701  
**Date:** Thursday, December 17, 2015 6:00:08 PM

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Dear Secretary of the Board Poliquin,

Regulatory burden has and is hurting my current credit union. Regulatory burden is what lead me to recommend to my Board eight years ago that we merger with a larger credit union. I believe that with the number of changes in the last few years that have made it more difficult for the credit unions to lend and serve their members. That is why the National Credit Union Administration Board's proposal on member field of membership is a breath of fresh air. It's really unlike anything we see coming out of Washington these days. You're proposing to actually reduce burden, which will help credit unions grow and give access to more people. It's a novel idea and it will work.

The National Credit Union Administration is right on track with the field of membership proposal.

Sincerely,

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