

From: [Jack Kayser, Ph.D.](#)
To: [Regulatory Comments](#)
Subject: Chartering and Fields of Membership
Date: Saturday, December 19, 2015 12:30:05 PM

Dear Secretary of the Board Poliquin,

The National Credit Union Administration is considering a proposal to make it easier for someone to join a credit union. Right now there is an awkward rule in place that can make it difficult for someone to join a local credit union. Things like living outside of the city limits for instance, or not being an employee, student or alumnus of college could prevent someone saving or borrowing at a credit union.

This rule is not only a detriment to people who want to better control their money, but also benefit to corporate banks who are the only option available for those same people - the only game in town. Bank managers have the luxury of being able to gamble with the savings and the loan guarantees, without personal risks. Credit unions don't have this luxury, because it is our money that we are managing.

I save my money at at credit union because I know we are more responsible with it. Helping others do the same is important to me.

Don't let bank lobbyist inhibit a credit union's ability to attract new members, regardless of how many dollars in political contributions they have given you or your party. Don't let the confabulation of dollars and opinion bias your vote on this credit union initiative.

Sincerely,

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