

From: [ALEX CARLSTON](#)
To: [Regulatory Comments](#)
Subject: Chartering and Field of Membership Manual
Date: Monday, January 11, 2016 1:20:07 PM

Dear Secretary of the Board Poliquin,

As a former board member of a small credit union I have seen firsthand how most financial institutions have no desire to serve low-income populations. As a Federally Chartered Credit Union it has been extremely difficult for us to expand our services into the extremely large rural area needing help. County lines do not always accurately portray geographic areas and the addition of Congressional maps and underserved areas will help millions of people gain financial assistance.

Please pass the proposed rule as soon as possible so that more people can join credit unions.

Sincerely,

Alex Carlston
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