

**From:** [chris.harris@safecu.org](mailto:chris.harris@safecu.org)  
**To:** [Regulatory Comments](#)  
**Subject:** Chartering and Fields of Membership  
**Date:** Wednesday, January 06, 2016 7:51:41 PM

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Chris Harris  
440 Briggs Ct  
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1/6/2016

Dear Secretary Board:

As a concerned credit union member and citizen, I am writing to support your recent rule regarding a credit union's field of membership. Following the most recent financial crisis, many consumers such as myself have grown to utilize the services provided by credit unions. However, there is a large segment of my community that has routinely been unable to join a credit union because of the restrictions in access to membership. That is why I am writing today in support of your proposal.

My credit union serves me and my family, offering competitive products and services, but more importantly it puts my needs first. Once your rule is finalized, the communities that have lacked the opportunity to join my credit union or others will have that choice available.

Your proposal could enhance the financial well-being of millions of Americans. As such, I strongly support your efforts to modernize the definition and expand the opportunity for membership.

Sincerely,

Chris Harris