

From: [CINDY HEUERMANN](#)
To: [Regulatory Comments](#)
Subject: Comments on Notice of Proposed Rulemaking on Chartering and FOM Manual
Date: Monday, January 11, 2016 1:00:10 PM

Dear Secretary of the Board Poliquin,

Credit unions are not-for-profit and they focus all of their attention on providing great value and service to their members. As you know, credit unions were not part of the recent financial crisis and were a bright spot throughout as they worked to improve the lives of their members and people in their communities. I strongly support NCUA's proposed changes to its field of membership rules that would give credit unions the chance to change as their communities change over time. These common sense changes would allow credit unions to continue to reach out and provide much needed financial services to people and small businesses throughout their communities and I urge NCUA finalize the changes as quickly as possible.

Sincerely,

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