

**From:** [g.laforge@verizon.net](mailto:g.laforge@verizon.net)  
**To:** [Regulatory Comments](#)  
**Subject:** Chartering and Fields of Membership  
**Date:** Tuesday, January 05, 2016 7:13:19 PM

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Mr Gary Arthur LaForge  
5213 E Lanai ST  
Long Beach, CA 90808-3423

1/5/2016

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. Credit unions continue to be the only competitive alternative to banks. Credit unions also continue to struggle to survive in an industry where economies of scale are critical. Although relaxing field of membership rules risks igniting yet another series of attacks by the banks, the benefit to the American consumer is worth the fight.

Sincerely,

Mr Gary Arthur LaForge