

**From:** [Michael Hart](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Comments on Proposed Rule Chartering and Fields of Membershi  
**Date:** Wednesday, January 13, 2016 9:50:05 PM

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Dear Secretary of the Board Poliquin,

I support the National Credit Union Administration's proposed field of membership rule. I think that more American's should have access to credit unions because credit unions operate for the benefit of member owners and not shareholders. As a credit union member, I know that my credit union is always looking out for my best interests while offering me all of the banking services that I need.

Please implement this field of membership as soon as possible.

Sincerely,

Michael Hart  
5915 N Vista Ridge Ln  
Spokane, WA 99217