

**From:** [Jim Collins](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Comments on Proposed Rule, Fields of Membership  
**Date:** Friday, January 15, 2016 8:30:07 AM

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Dear Secretary of the Board Poliquin,

As a credit union member, I appreciated the fact that my credit union was there for folks like me during the financial crisis. I understand that not everyone can join a credit union because of strict membership rules imposed by your agency. I fully support changes to these rules that allow more people in my community to join my credit union. I appreciate the efforts that the National Credit Union Administration is taking to make it easier for credit unions to serve more Americans. I hope you will finalize your proposal as soon as possible.

We need credit unions doing more of what they're doing. Your proposal makes that possible.

Sincerely,

Jim Collins  
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