

**From:** [Freddie Herron](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Comments on Proposed Rule FOM, Appendix B of Part 701  
**Date:** Saturday, January 30, 2016 9:40:05 AM

---

Dear Secretary of the Board Poliquin,

I believe one of the goals of the National Credit Union Association should be to enable credit unions to effectively serve their members and provide their members with solid products and services. The financial crisis showed that institutions, such as credit unions, are the responsible actors that care about serving their members as opposed to making a profit at the expense of economic stability. I applaud the efforts of the National Credit Union Administration to help credit unions better serve consumers, and as such, I support the Board's proposed rule change that will enhance consumers' ability to choose a credit union as their financial partner.

The Board should move forward with these changes and should not be affected by comments organized by big banks, which do not have the best interests of consumers and the country's economic health at heart. Our government needs to pursue thoughtful policymaking that is driven by what is best for consumers, and not what is best for big bank shareholders. This rule change is the right approach. Please finalize your proposal.

Sincerely,

Freddie Herron  
2235 BEMISS RD APT K17  
VALDOSTA, GA 31602