

**From:** [Thomas Kruggel](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Appendix B of Part 701 - Chartering and Fields of Membership  
**Date:** Thursday, February 04, 2016 9:20:06 PM

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Dear Secretary of the Board Poliquin,

The National Credit Unions Administration's field of membership rules are far too strict. I have many friends that cannot join my credit union because they do not live in my community. The proposed field of membership rule will allow my credit to expand into other areas of our community. This will allow many people better access to critical financial services, which will make their lives better.

Please pass this rule as soon as possible so that our friends and neighbors can join my credit unions and also better their economic health

Sincerely,

Thomas Kruggel  
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