

From: [Loy Bernice Hege](#)
To: [Regulatory Comments](#)
Subject: Bernice - Opinion on Credit Unions
Date: Thursday, January 14, 2016 2:36:44 PM

Gerard Poliquin
National Credit Union Administration
Alexandria DC 22314

Bernice - Opinion on Credit Unions

Dear Gerard Poliquin:

Dear Mr. Poliquin:

Credit Unions were started to serve our citizens that did not have access to a bank. That is not what Credit Unions do today! With all the technology available today, EVERYONE has access to financial services!

"Congress deliberately instructed NCUA through the FCU Act to keep credit unions small and focused on providing services to specific groups that lack other access to financial services."

I believe the Credit Unions already cover more of our population than was originally intended - and they do not have all of the Regulations of for-profit entities.

Please, do not let them grow any bigger...

Thanks for etting me vent?
Bernice

Sincerely,
Loy Bernice Hege
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Abilene, TX 79603