

From: [Ann Hood](#)
To: [Regulatory Comments](#)
Subject: Chartering and Fields of Membership
Date: Thursday, February 04, 2016 9:30:10 AM

Dear Secretary of the Board Poliquin,

I understand that the National Credit Union Administration is considering a proposal that would allow credit unions to serve more members. It's long past time for changes to be made so that credit unions serve more Americans who need a low cost option for their financial needs.

Cornerstone Community FCU in Lockport, NY has looked to expand our Niagara County community charter but the only option available to us was Erie County due to us being in the same MSA. We wanted to serve two other counties but one was in the Rochester MSA and the other was not even in a MSA. It is very frustrating when you want to serve small communities that have limited options and the regulations do not allow it. Please approve the changes as soon as possible so that more people can join credit unions!

I understand that banks that don't want consumers to have access to credit unions but more consumers need diversity in the marketplace. Let them make the best choice for their household and economic health. Thank you for providing this choice for consumers!

Sincerely,

Ann M. Hood, President/CEO
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