

From: [Chuck Kingston](#)
To: [Regulatory Comments](#)
Subject: Comments on Proposed Rulemaking for Part 723
Date: Thursday, February 04, 2016 5:20:08 PM

Dear Secretary of the Board Poliquin,

The National Credit Union Association's proposed rule reforming the Field of Membership regulations is much appreciated. These rules have not been updated in some time and are no longer adequately serving the credit union industry. In fact, they are limiting member service and our ability to serve our communities and select employee groups. The number of federally chartered credit unions has been decreasing over the last several years and the restrictive field of membership rules play a large part in that trend. Bringing some common sense changes to the rules to bring them into current times makes a lot of sense and we support the NCUA's efforts in this regard.

As a previous customer of Bank of America for nearly 20 years, I fired them due to all the fees and lack of customer appreciation. I found a true partner in my credit union and feel considerably more valued as a customer than I ever did when I was with BofA.

You have my complete support for anything that makes it easier for customers to make their own choice regarding a financial institution. Big Banks should not be in a position to force their mandates, their big fees, their big-everything on anyone. America is a free country with free enterprise. Big Banks, little banks and Credit Unions should all be able to compete fairly for our business. If the Banks don't like losing business to credit unions, perhaps they should consider competing for our business rather than trying to shut down the competition through lobbying and trying to influence new laws making it difficult for credit unions to exist .

Sincerely,

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