

**From:** [greg czarnota](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Comments on Proposed Rule Chartering and Fields of Membershi  
**Date:** Thursday, February 04, 2016 7:50:07 PM

---

Dear Secretary of the Board Poliquin,

I support the National Credit Union Administration's proposed field of membership rule. I think that more American's should have access to credit unions because credit unions operate for the benefit of member owners and not shareholders. As a credit union member, I know that my credit union is always looking out for my best interests while offering me all of the banking services that I need.

Please implement this field of membership as soon as possible.

Sincerely,

greg czarnota  
152 Laurel Cir  
Newtown, PA 18940  
gregczarnota@aol.com