

**From:** [Joan Horlacher](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Comments, Appendix B of Part 701, Fields of Membership  
**Date:** Thursday, February 04, 2016 5:20:12 PM

---

Dear Secretary of the Board Poliquin,

I support the work of the National Credit Union Administration to increase the availability of financial products and services to consumers. The reasons consumers choose to become members of a credit union are much different than the reasons some choose to use a bank. Credit unions care about their members. In that connection, I support the Board's proposed rule change that will enhance consumers' ability to choose a credit union as their financial partner.

It is important that the Board make the right choice and adopt the proposed rule; the Board should not be dissuaded by pressure, political or otherwise, from choosing what is right for America's credit unions and their millions of members.

Sincerely,

Joan Horlacher  
3100 Colgan Ct  
Saint Johns, FL 32259