

**From:** [Randall Cummings](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Chartering and Field of Membership Manual  
**Date:** Thursday, February 04, 2016 8:30:13 PM

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Dear Secretary of the Board Poliquin,

Dear Mr. Poliquin,

As a credit union member, I appreciated the fact that my credit union was there for folks like me during the financial crisis. I understand that not everyone can join a credit union because of strict membership rules imposed by your agency. I fully support changes to these rules that allow more people in my community to join my credit union. I appreciate the efforts that the National Credit Union Administration is taking to make it easier for credit unions to serve more Americans. I hope you will finalize your proposal as soon as possible.

We need credit unions doing more of what they're doing. Your proposal makes that possible.

Sincerely,

Randall Cummings  
6150 Saint Croix Ave N Apt 208  
Golden Valley, MN 55422  
rcummings641@yahoo.com