

**From:** [Angela Kapinos](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Chartering and Field of Membership Manual  
**Date:** Friday, February 05, 2016 3:30:11 PM

---

Dear Secretary of the Board Poliquin,

As a credit union employee, I support the work of the National Credit Union Administration to modernize and simplify the field of membership rules. This will increase the availability of financial products and services to consumers. Consumers should have choices in their communities to maintain a healthy financial service marketplace and competitive options. I support the Board's proposed rule change that will enhance consumers' ability to choose a credit union as their preferred provider of financial services.

The Board has given careful consideration that the proposed changes are reasonable and within the constraints of the Federal Credit Union Act. The Board should not be dissuaded by outside pressure from choosing what is right for America's credit unions and the communities they serve. I know the Board will make the right choice by adopting the proposed rule.

Thank you for your consideration of my request.

Sincerely,

Angela Kapinos  
6405 E 32nd Ave  
Anchorage, AK 99504