

From: [Elizabeth Adams](#)
To: [Regulatory Comments](#)
Subject: Chartering and Field of Membership Manual
Date: Friday, February 05, 2016 10:50:09 AM

Dear Secretary of the Board Poliquin,

Dear Mr. Poliquin,

As a credit union member, a former credit union employee and currently a credit union trade association employee, I appreciated the fact that credit unions were there for folks during the financial crisis. I work with state and federally-chartered credit unions every day, and see firsthand the good things they do in their communities. While Missouri has more state-chartered credit unions than federally-chartered credit unions, and this proposal would only affect federally-chartered credit unions, it is a good idea. Efforts to allow more consumers the option of joining a credit union is a positive step forward. I understand that not everyone can join a credit union because of strict membership rules imposed by your agency. That's a shame. Everyone should have access to affordable financial services. 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,

Elizabeth Adams
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