

From: glachance@sesloc.org
To: [Regulatory Comments](#)
Subject: Chartering and Fields of Membership
Date: Friday, February 05, 2016 2:37:00 PM

Ms. Geri LaChance
969 Jacqueline Place
Nipomo, CA 93444-6605

2/5/2016

Dear Secretary Board:

Good afternoon,

I am credit union member and a California resident in San Luis Obispo who believes in financial institutions that are here to help individual consumers and not stockholder interests. I am writing to support your recent rule regarding credit union field of membership.

Following the most recent financial crisis many Americans are still struggling financially and would benefit from being a member of a financial institution based. At a time when banks are rapidly merging and closing branches in our area, it is the credit unions that are reaching out to affordably help individuals get back on their feet and have affordable banking relationships.

My credit union serves our community by offering competitive services, but more importantly it puts my needs before profits. Your rule, once finalized, will allow credit unions more flexibility to serve consumers who share a common bond and will enhance the financial well-being of millions of Americans.

The National Credit Union Administration should be commended for proposing these sensible and important steps. The National Credit Union Administration's field of membership proposal is on track with the needs of America's consumers.

Sincerely, Geri LaChance

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Ms. Geri LaChance