

**From:** [Karen Baker](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Chartering and Fields of Membership  
**Date:** Friday, February 05, 2016 10:50:09 AM

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Dear Secretary of the Board Poliquin,

I work have worked with state and federally-chartered credit unions for over 30 years, 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 have also been a credit union member most of my life and I have experienced firsthand the benefits of credit union membership. The more consumers that are given the option of joining a credit union, the better.

It must be the goal of the National Credit Union Association to best enable credit unions to effectively serve their members and provide them with solid products and services. The financial crisis showed that institutions, such as credit unions, are the responsible actors that care about serving their members as opposed to making a profit at the expense of economic stability. I applaud the efforts of the National Credit Union Administration to help credit unions better serve consumers, and as such, I support the Board's proposed rule change that will enhance consumers' ability to choose a credit union as their financial partner.

The Board should move forward with these changes and should not be affected by comments organized by big banks, which do not have the best interests of consumers and the country's economic health at heart. Our government needs to pursue thoughtful policymaking that is driven by what is best for consumers, and not what is best for big bank shareholders. This rule change is the right approach. Please finalize your proposal.

Sincerely,

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