

**From:** [Laura Baragwanath](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Comments on Proposed Rule, Appendix B of Part 701  
**Date:** Friday, February 05, 2016 1:10:08 PM

---

Dear Secretary of the Board Poliquin,

Regulatory burden is really hurting my credit union. There have been so many changes in the last few years that have made it more difficult for the credit union to lend to and serve its members. That is why the National Credit Union Administration Board's proposal on member field of membership is a breath of fresh air. It's really unlike anything we see coming out of Washington these days. You're proposing to actually reduce burden, which will help credit unions grow and give access to more people. It's a novel idea and it will work.

The National Credit Union Administration is right on track with the field of membership proposal.

Sincerely,

Laura Baragwanath  
11158 W Lakeshore Dr  
Brimley, MI 49715