

From: [Patricia Smith-Brammer](#)
To: [_Regulatory Comments](#)
Subject: Chartering and Field of Membership Manual
Date: Friday, February 05, 2016 11:20:08 AM

Dear Secretary of the Board Poliquin,

Dear Mr. Poliquin,

As a credit union member, I appreciated the fact that my credit union was there for folks like me during the financial crisis. I understand that not everyone can join a credit union because of strict membership rules imposed by your agency. 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,

Patricia Smith-Brammer
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