From: Ann Goddard

To: Regulatory Comments

Subject: Chartering and Fields of Membership

Date: Friday, February 05, 2016 7:10:10 PM

Dear Secretary of the Board Poliquin,

As a hard working American, I appreciate the ability to park my money in the financial institution I deem most appropriate. Therefore, I support the changes contemplated by the National Credit Union Administration (NCUA) that are intended to ensure consumers have adequate choice when determining which credit union to become a member of.

I strongly urge the NCUA to finalize their proposed changes and make the marketplace equitable for all consumers in this country.

Sincerely,

Ann B Goddard 1644 N Sonoran Dr Saint George, UT 84770 llarue55@yahoo.com