

From: [David Cale](#)
To: [Regulatory Comments](#)
Subject: Comments on Proposed Rule, Appendix B of Part 701
Date: Friday, February 05, 2016 6:30:10 PM

Dear Secretary of the Board Poliquin,

The ability of credit unions to serve a diverse population of members, particularly in rural and underserved areas is of the utmost importance. Past NCUA regulations and legal opinions placed unnecessary restrictions on credit unions' ability to serve people in these communities. However, the new proposal is a step in the right direction and will allow consumers in these areas to have more access to credit.

At a time when credit is being constrained through overregulation of the credit union industry, it is important to take steps such as this to preserve access to affordable financial services to all people, regardless of their location.

Thank you for proposing this common-sense solution and supporting continued access to affordable financial services.

Sincerely,

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