

**From:** [tfreeborn@xcu.org](mailto:tfreeborn@xcu.org)  
**To:** [Regulatory Comments](#)  
**Subject:** Chartering and Fields of Membership  
**Date:** Friday, February 05, 2016 7:25:29 PM

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Ms. Teresa Yvonne Freeborn  
703 1st Street  
Hermosa Beach, CA 90254-5218

2/5/2016

Dear Secretary Board:

As a concerned credit union member and citizen, I am writing to support your recent rule regarding credit union field of membership. Following the most recent financial crisis many Americans are still struggling financially and would benefit from being a member of a financial institution based on the principle of "people helping people." I am writing today in support of your proposal because it will expand the ability of credit unions to provide services to consumers who may not currently be credit union members.

My credit union serves me and my family, offering competitive services, but more importantly it puts my needs before profits. Your rule, once finalized, will allow credit unions more flexibility to serve consumers who share a common bond and will enhance the financial well-being of millions of Americans. The National Credit Union Administration should be commended for proposing these sensible and important steps.

The National Credit Union Administration's field of membership proposal is on track with the needs of America's consumers.

Sincerely,

Ms. Teresa Yvonne Freeborn