

From: [Judi Houghtaling](#)
To: [Regulatory Comments](#)
Subject: Comments on Proposed Rule, Appendix B of Part 701
Date: Monday, February 08, 2016 6:10:05 PM

Dear Secretary of the Board Poliquin,

I can't believe that, of all people, you would endorse the new regulations since the majority of Midland Dow and Dow Corning workers have been involved with the Dow Chemical Employees Credit Union for YEARS! Obviously, "home town" folks are disregarded when it come to the almighty dollar!!!

At a time when Congress is squabbling and not accomplishing, it is much appreciated that there are agencies such as the National Credit Union Administration that continue to fulfill their missions. In that vein, I would like to extend my appreciation for and support of the Board's recent proposal intended to comport the agency's regulations with the statutory language of the Federal Credit Union Act regarding credit union membership eligibility.

Please finalize your proposed changes and do what's best for the consumers in this country.

Sincerely,

Judi Houghtaling
544 Manzer Rd
Beaverton, MI 48612
tomjudikujo2@aol.com