

From: [Deborah Rauen](#)
To: [Regulatory Comments](#)
Subject: Credit Union Expansion
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Attachments: [image001.png](#)

Good Day

I am writing this to voice my request to withdraw the proposal to revise the NCUA Chartering and Field of Membership Manual.

I have worked at both a credit union and a community bank. I know firsthand there is no real "common bond" anymore to become a member of a credit union. It is very difficult to see how an entire state can be considered a "local" community.

There are many other reasons that will just take up space and not be read.

But my request is simple, I urge the NCUA to withdraw the proposed changes to the Field of Membership Manual.

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