

From: [Alfred Frosolone](#)
To: [Regulatory Comments](#)
Subject: Comments on Proposed Rule Chartering and Fields of Membership
Date: Thursday, February 04, 2016 11:40:09 AM

Dear Secretary of the Board Poliquin,

The National Credit Union Administration is proposing changes to the field of membership rule. This is a step in the right direction to providing access to more Americans searching for an alternative for their financial services business. Credit Unions are owned by their members, and offer services at no- or lower-cost than other financial institutions. My credit union has helped many friends obtain credit when other institutions have turned them away. Credit Union members are the shareholder/owners of their institution. I am very satisfied with the services my credit unions offers, and know I am saving money because I do not have any monthly maintenance fees to pay. I would hope more Americans can make that choice too!

Please review this chartering change and consider supporting it in the near future. Thank you.

Sincerely,

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