

From: [Jay Fisher, Vietnam Veteran](#)
To: [Regulatory Comments](#)
Subject: Chartering and Field of Membership Manual
Date: Monday, February 08, 2016 7:20:06 AM

Dear Secretary of the Board Poliquin,

Dear Mr./Mrs. Polititions/Poliquins

As a credit union member, I appreciated the fact that my credit union was there for folks like me during the financial crisis. I understand that not everyone can join a credit union because of strict membership rules imposed by your agency. I fully support changes to these rules that allow more people in my community to join my credit union. I appreciate the efforts that the National Credit Union Administration is taking to make it easier for credit unions to serve more Americans. I hope you will finalize your proposal as soon as possible.

I realize Big Banking is in business to make money, I understand that. However they seem to charge high for every little thing, even ATM use. Where-as the credit unions are here to help us poorer folks and the working poor as well. They still make a little money at helping us to save our money.

We need credit unions doing more of what they're doing. Your proposal makes that possible.

Sincerely,

Jay Fisher (disables & retired)
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