From: Karen Kiphart

To: Regulatory Comments

Subject: Chartering and Fields of Membership

Date: Thursday, February 04, 2016 4:00:15 PM

Dear Secretary of the Board Poliquin,

I understand that the National Credit Union Administration is considering a proposal that would allow credit unions to serve more members. Well done! It's long past time for Washington to get out of the way and let credit unions serve Americans. Please finish your work as soon as possible so that more people can join credit unions!

And don't listen to the profit hungry big banks that don't want consumers to have access to credit unions. More consumers need diversity in the marketplace, so they can make the best choice for their household and economic health. Thank you for providing this choice for consumers!

Sincerely,

Karen Kiphart 1123 SW Pine Ln Apt 1 Cape Coral, FL 33991 mappcorp@aol.com