

**From:** [ribleg722@comcast.net](mailto:ribleg722@comcast.net)  
**To:** [Regulatory Comments](#)  
**Subject:** Chartering and Fields of Membership  
**Date:** Thursday, February 04, 2016 6:19:42 PM

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Ms Lynne Graham  
7716 Deanton Ct  
Citrus Heights, CA 95610-2131

2/4/2016

Dear Secretary Board:

As a concerned credit union member and citizen, I am writing to support your recent rule regarding credit union field of membership. Following the most recent financial crisis many Americans are still struggling financially and would benefit from being a member of a financial institution based on the principle of "people helping people." I am writing today in support of your proposal because it will expand the ability of credit unions to provide services to consumers who may not currently be credit union members.

My credit union serves me and my family, offering competitive services, but more importantly it puts my needs before profits. Your rule, once finalized, will allow credit unions more flexibility to serve consumers who share a common bond and will enhance the financial well-being of millions of Americans. The National Credit Union Administration should be commended for proposing these sensible and important steps.

The National Credit Union Administration's field of membership proposal is on track with the needs of America's consumers.

As an engaged credit union member and citizen, I am writing in support the NCUA's recent rule regarding credit union field of membership. As you know, Californians are increasingly embracing a shared economy where people support other people without expecting material gain or benefit. This return to a "Cooperative" model resonates with millions of Californians and can serve as a model for America as we continue to embrace challenging social and economic issues.

In my opinion, the NCUA's expanding interpretation of existing statutory authority is "spot-on" and should serve to expand the ability of credit unions to provide services to consumers who may not currently benefit from credit union membership.

My credit unions (I belong to three) have served my family well for over 40 years by offering competitive services that are fairly priced. While they are all financially strong (and remained so through the most recent banking crisis) it is clear to me that they have put my interests ahead of profits and will be here for me through all stages of my life. I know that the ABA and others are strongly opposed to this rulemaking and I implore you to support this proposal and ignore the voices of those who wish to control and, in some cases, adversely exploit the financial wellness of countless Californians.

Thank you for your service to our Nation and your strong advocacy of "people helping people" through the credit union movement.

Sincerely,

Ms Lynne Graham