

From: [Troy Duran](#)
To: [Regulatory Comments](#)
Subject: Chartering and Fields of Membership
Date: Thursday, February 04, 2016 3:50:10 PM

Dear Secretary of the Board Poliquin,

I am a proud member of a credit union, which I believe is the consumer's best viable alternative to banks with their high fees and predatory charging schemes.

As a solution to help consumers enjoy reasonable access to credit and our own money, credit unions were not a part of the financial crisis. I support your efforts to free credit unions from onerous regulations that stifle their ability to serve consumers who need their service the most: Middle class Americans.

Thank you,

Sincerely,

Troy Duran
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