

From: [Harmon, Robin](#)
To: [Regulatory Comments](#)
Cc: [Latil, Oliver](#)
Subject: Credit Union Expansions
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Good Morning,

Being a military wife for over 20 years I relied on our Federal Credit Unions to service our banking needs in all of the different locations we were sent to. One of the reasons I banked with them is that the intent for a Federal Credit Union was to support our armed services. That is why they were not taxed by the government like regular banks. That you had to be a military member or related to one to join.

Over the years I have witnessed that Credit Unions want to grow and they now have large groups of people in their communities allowed to join the Credit Union as long as you are "affiliated" with that group and not just the military. They are now even opening business accounts and providing loans to businesses. How is this fair to the banks of our country? They are not the "CREDIT UNIONS" of the past and I do not agree with what is happening at all. How is our government allowing them to get away with acting like a bank and not paying the taxes banks have to pay? Please put a stop to this and let's get back to what a Credit Union should be.

Thank you,

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