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Public Comments on Chartering and Field of Membership Manual: =====

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Comment:

Being a Credit Union member for over 28 years, I am in strong support to expand the opportunity to provide a credit union option to more consumers. This is accomplished in part through this regulatory change.

I understand the proposed rule would:

Increase to 10 million the 2.5 million person limit which currently applies to community charters consisting of a combined statistical area;

Create a streamlined narrative approach that credit unions could utilize to establish a well-defined community of interest;

Allow a credit union to designate a portion of a metropolitan division as a community without regard to division or boundaries.

Tips For Submitting Effective Comments

These are all very positive improvements to enhancing NCUAs chartering and field of membership process. I want to express my appreciation of the NCUA Board in having the foresight to issue this proposal. They understand the many benefits credit unions offer the consumer. Having them readily available as a financial choice is in the consumers best interest. I believe in the credit union movement and people helping people philosophy. This enhancement will allow this to be further expanded on and provide needed choice. Again, thank you for your insight.

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