

From: [Jennifer Williams](#)
To: [Regulatory Comments](#)
Subject: 12 CFR Part 701 Chartering and Field of Membership Manual
Date: Thursday, December 08, 2016 9:34:30 AM

To Whom It May Concern;

I am strongly for the regulations expanding Field of membership for Credit Unions. With the growing need for banking options and ever changing technology that redefines what a “community” is, the expansion will allow credit unions to remain competitive and relevant. It will also allow credit unions to go into and serve areas that lack safe banking options and are forced to rely on predatory lenders. I am dismayed that banks are trying to stop this regulation, especially in the wake of scandals such as Wells Fargo and of financial crises such as those that have sent the housing market on end. People, businesses and communities need to have safe and stable alternatives to institutions that show a lack of discretion and/or common sense.

Jen Williams, BSACS, NCCO
Administration Assistant BSA Special Projects
Jersey Shore FCU
1434 New Road
Northfield, NJ 08225
609-646-3339 x. 141

