

**From:** [larroyo@cusocal.org](mailto:larroyo@cusocal.org)  
**To:** [Regulatory Comments](#)  
**Subject:** Chartering and Fields of Membership  
**Date:** Thursday, December 24, 2015 4:00:26 PM

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Laura Arroyo  
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12/24/2015

Dear Secretary Board:

As a concerned credit union member and citizen, I am writing to support your recent rule regarding a credit union's field of membership. Following the most recent financial crisis, many consumers such as myself have grown to utilize the services provided by credit unions. However, there is a large segment of my community that has routinely been unable to join a credit union because of the restrictions in access to membership. That is why I am writing today in support of your proposal.

My credit union serves me and my family, offering competitive services, but more importantly it puts my needs before profits. Once your rule is finalized, portions of our community that have lacked the opportunity to join a credit union will have that choice available.

Your proposal could 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.

Sincerely,

Laura Arroyo