

From: [Robert Gernale](#)
To: [Regulatory Comments](#)
Subject: Comments on Proposed FOM Rule, Appendix B of Part 701
Date: Thursday, January 14, 2016 5:10:05 PM

Dear Secretary of the Board Poliquin,

Every American should have easy access to a credit union for financial services. As a member/owner I feel that my credit union always represents my best interests. The credit union has many programs in place to meet my banking needs and offers many programs for others in my community. Unfortunately, my credit union is only open to a very limited number of people in my community. I support any new regulation that can make my credit union available to more people, as it is the best place in my area to for banking services.

Please pass the proposed rule as soon as possible so that more people can join credit unions.

Sincerely,

Robert Gernale
3306 Boring Pond Rd
Valdosta, GA 31606
rgernale@yahoo.com