

From: [Todd Link](#)
To: [Regulatory Comments](#)
Subject: Chartering and Field of Membership Manual
Date: Thursday, January 28, 2016 4:30:10 PM

Dear Secretary of the Board Poliquin,

Despite what the bank lobby would like elected officials to believe the proposal put forth by the NCUA should be commended and approved. Credit Unions continue to play an incredibly important role in access to credit and higher yield savings for people of primarily modest means. Credit Unions do a large number of loans that are either turned away by the banks or are actual referrals FROM the banks. Credit Unions play an incredibly important role in the lives of average Americans.

The National Credit Union Administration is to be applauded for its proposal to ease the membership burdens facing federal credit unions. Current membership rules are outdated, artificially limiting access to credit unions. Consumers deserve choice on where they obtain financial services and credit unions should be easily available to all Americans in all communities. This is especially important for communities where banks do not provide service to people of modest means, like credit unions strive to do.

The proposal you are considering is a step in the right direction toward making sure that credit unions can fully serve their communities.

Sincerely,

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