

From: [Judy DeFrancesco](#)
To: [Regulatory Comments](#)
Subject: Chartering and Fields of Membership
Date: Friday, February 05, 2016 7:30:09 AM

Dear Secretary of the Board Poliquin,

It is common knowledge that credit unions played absolutely no part in the financial crisis of 2008. Despite this, new regulations from several different regulators have in practicality limited the ability of credit unions to serve their members. The National Credit Union Administration's proposal expanding the ability of credit unions to serve their members is one of the first steps taken by regulators which recognizes that credit unions are the solution, not the problem. Your proposal will benefit many consumers and expand their ability to receive the best possible products and services from their credit unions.

The NCUA's proposal is an important first step to improve the lives of many consumers. I appreciate your important work on behalf of credit union members, and all consumers, throughout the country.

Sincerely,

Judy DeFrancesco
4241 Beethoven Ave
Saint Louis, MO 63116