

From: [Matthew Kirchharr](#)
To: [Regulatory Comments](#)
Subject: Comments on Proposed Rule, Appendix B of Part 701, Chartering and Fields of Membership
Date: Wednesday, January 27, 2016 8:00:07 AM

Dear Board Secretary Polquin,

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 Current membership rules are outdated, artificially limiting access to credit unions.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.

This legislation has the ability to increase competition within the marketplace which should increase the quality of services provided by all types of financial institutions. In addition, th

Sincerely,

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