June 26, 2014

Gerard Poliquin, Secretary of the Board
National Credit Union Administration
1775 Duke Street
Alexandria VA 22314-3428

Dear Mr. Poliquin:

In regards to the proposed changes to the Chartering and Field of Membership Manual, I am writing to express my support of NCUA's effort to grant automatic qualification for certain associational groups. Associations requesting membership in a credit union should not be filtered based on size or geographic scope.

It is also very important that existing association relationships be preserved and be grandfathered if changes are made. At Diamond Lakes Federal Credit Union, we are very concerned that immediate disqualification of certain potential associations could impact the ability of our sister credit unions to legitimately expand their fields of membership.

We are also concerned that restrictions on certain associations could impact indirect lending relationships and a credit union's ability to compete in the auto lending marketplace.

Thank you so much for your continued service on the NCUA Board and for this opportunity to offer comment on these proposed changes.

Sincerely,

Kathy Perkins

Kathy Perkins
Executive Vice President

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