

**From:** [Amy Nelson](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Comments on Proposed Rule, Appendix B of Part 701 - Chartering and Fields of Membership  
**Date:** Thursday, November 19, 2015 7:30:09 PM

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Dear Secretary of the Board Poliquin,

The ability of credit unions to serve a diverse population of members, particularly in rural and underserved areas is of the utmost importance. Past NCUA regulations and legal opinions placed unnecessary restrictions on credit unions' ability to serve people in these communities.

Although the credit union I work in serves primarily a metro area, I personally live on the fringe of a 'financial desert' and see the impact to the community by not having a credit union as a viable resource to draw strength from. Knowing there are credit unions willing and able to serve these financial deserts, but are hampered to do so by regulation, seems to me to be an easy fix.

The new proposal is a step in the right direction and will allow consumers in these areas to have more access to credit, which means access to micro-enterprise loans, and credit builder products for consumers in cyclically and/or continually distressed areas.

Thank you for taking steps to preserve the ability of credit unions to serve their members and offering this common-sense solution.

Sincerely,

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