

From: [Ryan Sheldrake](#)
To: [Regulatory Comments](#)
Subject: Comments on Proposed Rulemaking for Part 723
Date: Thursday, November 19, 2015 7:40:05 PM

Dear Secretary of the Board Poliquin,

The National Credit Union Association's proposed reform to Field of Membership (FOM) regulations is greatly appreciated. These rules have not been updated in some time and they no longer adequately serve the credit union industry. In fact, they limit member service and our ability to serve our communities. The number of federally chartered credit unions has decreased over the last several years and restrictive FOM rules play a large part in that trend. Rule change brings them in to current times and I support the NCUA's efforts in this regard.

As an employee and member owner of Oregon State Credit Union, I understand how vitally important it is for Americans to have a not-for-profit, cooperative choice in the financial services market. Everyone should have access to affordable financial services, and this is a progressive step in the right direction!

Sincerely,

Ryan Sheldrake
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