

From: [Kathy Scholes](#)
To: [Regulatory Comments](#)
Subject: Comments on Proposed Rulemaking for Part 723
Date: Friday, November 20, 2015 11:40:05 AM

Dear Secretary of the Board Poliquin,

We appreciate The National Credit Union Association's proposed rule reforming the Field of Membership regulations. Over the years the number of federally chartered credit unions has been decreasing and the restrictive field of membership rules has played into this trend. The rules have not been updated in some time and are no longer adequately serving the credit union industry. The rules are so restrictive, they are limiting member service and our ability to serve our communities and select employee groups. Modifying the rules to bring them into current times makes a lot of sense and we support the NCUA's efforts in this regard.

Sincerely,

Kathy Scholes
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