

**From:** [Tami Donovan](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Comments on Proposed Rule, Appendix B of Part 701 - Chartering and Fields of Membership  
**Date:** Wednesday, December 16, 2015 5:30:08 PM

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Dear Secretary of the Board Poliquin,

I am writing in response to the Field of Membership proposal. We are a state chartered credit union located less than an hour from the Mexico-Texas. Our community (and almost every community around us) has a high percentage of unbanked or under-banked consumers. Flexibility in the field of membership rules will allow us to reach many consumers that may not otherwise have access to financial services. Our state regulators look to the NCUA when revising FOM rules, so I am writing to express my support to easing the regulatory burden as related to the Field of Membership topic.

Thank you for proposing this common-sense solution.

Sincerely,

Tami Donovan  
2910 E Grimes St  
Harlingen, TX 78550