

December 14, 2015

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

RE: Comments on Notice of Proposed Rulemaking for Field of Membership - RIN: 3133-AE31

Dear Gerald Poliquin,

The National Credit Union Administration Board (NCUA) is proposing to amend part 701 of its rules and regulations to make revisions to the agency's chartering and field of membership manual. I am writing on behalf of Park Side Financial CU which serves eleven counties in Western Montana to express support for NCUA's proposed field of membership rule.

We support the FOM updates by NCUA because it allows for greater flexibility in allowing credit unions to serve their members and potential members. When people have a choice it creates more competition and in the end that competition leads to better pricing and better product innovation for for all.

Thank you for the opportunity to comment on this proposed rule and for considering our views on Field of Membership. We urge the agency to approve a final rule soon so that credit unions can take advantage of the regulatory relief and field of membership flexibility in the proposed rule.

Sincerely,

Jeremy Presta
President/CEO
Park Side Financial CU

cc: CUNA, CCUL