

**From:** [David LeNoir](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Comments on Proposed Rule, Appendix B of Part 701, Chartering and Fields of Membership  
**Date:** Thursday, December 17, 2015 10:20:07 AM

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Dear Board Secretary Polquin,

Good morning from the Alabama Gulf Coast!

Thank you for the proposed Field of Membership rule. NCUA should be commended for making the Field of Membership rules easier to comply with and more flexible for federally chartered credit unions. State-chartered credit unions have long had greater flexibility in this area and we are pleased to see the NCUA update this overly restrictive rule. This rule will allow our credit union to better serve the needs of our members and increase our community outreach consistent with what we were chartered to do. We fully support the direction of the NCUA with this rule.

I trust that the Congress will make the right decision on this important matter. The citizens of our beautiful state are relying on the common sense and wisdom that drive these initiatives to improve our ability to serve our members.

Sincerely,

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