

From: dave.roughton@safecu.org
To: [Regulatory Comments](#)
Subject: Chartering and Fields of Membership
Date: Monday, December 21, 2015 1:56:14 PM

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12/21/2015

Dear Secretary Board:

As a concerned credit union member for more than 30 years, I am writing to support your recent rule regarding a credit union's field of membership. From the beginning of the financial crisis, during and now in recovery my credit union has done all that it can to continue to lend to and support the members and communities it serves. I often heard the media and many friends lament the lack of capital available through the banks during this same time of consumer need. This legislation enables the credit union community to modernize its regulations within the current statutes to better serve the members and communities in which they operate. Unfortunately, by definition, fields of membership are restrictive and prevent some of the most needy in our communities from benefiting from the credit union, cooperative banking model. That is why I am writing today in support of your proposal.

My credit union serves me and my family, offering competitive services, but more importantly it puts my needs before profits. Once your rule is finalized, portions of our community that have lacked the opportunity to join a credit union will have that choice available.

Your proposal could enhance the financial well-being of millions of Americans. The National Credit Union Administration should be commended for proposing these sensible and important steps.

The National Credit Union Administration's field of membership proposal is on track with the needs of America's consumers.

Sincerely,

David Roughton