

January 06, 2016

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 Ent Credit Union, which serves communities in EL PASO, PUEBLO, TELLER, AND DENVER COUNTIES to express support for NCUA's proposed field of membership rule.

We believe that the current FOM rules are too restrictive and limit credit union access to key demographic and geographic areas. The proposed changes will simplify credit union expansion decisions and come close to parity with state of Colorado FOM regulations for state chartered credit unions.

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,

Randy Bernstein  
President/CEO  
Ent FCU

cc: CUNA, CCUL