

From: [Emily Leite](#)
To: [Regulatory Comments](#)
Subject: Comments on Proposed Rule, Appendix B of Part 701
Date: Thursday, January 28, 2016 5:00:08 PM

Dear Secretary of the Board Poliquin,

The ability of credit unions to serve a diverse population of members, particularly in rural and underserved areas is of the utmost importance. Past NCUA regulations and legal opinions placed unnecessary restrictions on credit unions' ability to serve people in these communities. However, the new proposal is a step in the right direction and will allow consumers in these areas to have more access to credit. At a time when credit is being constrained through overregulation of the credit union industry, it is important to take steps such as this to preserve the ability of credit unions to serve their members.

As an individual who works for the Ohio Credit Union League and is also an active credit union member, please carefully consider your decision on the field of membership rule. Credit unions simply want to serve as a more accommodating option for their local communities.

Thank you for proposing this common-sense solution.

Sincerely,

Emily C. Leite
34 Arden Rd
Columbus, OH 43214