MAUI
FEDERAL CREDIT UNION

February 6, 2016

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

Re: Field of Membership Rule Proposal

Dear Mr. Poliquin:

Thank you for allowing me to comment on this important issue. I am writing not only representing my credit union, but as the Chairman of the Board of the Hawaii Credit Union League. I applaud NCUA for recognizing the agency's antiquated field of membership requirements and seizing the opportunity to modernize it. This clearly demonstrates NCUA's innovation and courage to change field of membership rules to ensure the federal charter remains viable for years to come and to provide consumers greater opportunities to avail themselves to credit unions.

Maui Federal Credit Union is a small credit union with just under $100 million in assets. We embrace the proposed changes. Should we contemplate changing our current FOM your approval of the proposed rules will enable us greater flexibility and options to do so. It also administratively simplifies, in some rule components, the process to change and expand who a credit union can serve under your direction.

Consumers deserve choice on where they obtain financial services and we want to continue to be part of that choice. The proposed rule would provide federal credit unions the opportunity to diversify their field of membership, as opposed to functioning within its current limitations.

The proposal you are considering is a step in the right direction in enabling credit unions to fully serve their communities for future generations.

Thank you for the hearing our thoughts and for your support and approval of the proposed rule.

Sincerely,

Clayton Fuchigami
President/CEO

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