

February 02, 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,

I am writing on behalf of Zia Credit Union in Los Alamos, New Mexico in support of the proposed field of membership rules to amend part 701 of the NCUA rules and regulations.

Zia supports the modernization of the field of membership rules to reflect the way that members currently and more importantly in the immediate future will be connecting to their credit union. The use of technology is now a common access point and should be considered as a local delivery channel. We also believe the proposed update to expand the population limits of rural areas will assist credit unions such as ours in serving the needs of underserved rural areas who do not have for-profit institutions focusing on their needs. Credit Unions are uniquely inclined to serve the needs of such underserved rural populations.

We urge the agency to approve the proposed rule as an improvement to consumers access to needed services.

Sincerely,

David Woodruff
President / CEO
ZIA CU

cc: CUNA, CCUL