

From: [George](#)
To: [Regulatory Comments](#)
Subject: Comments on Notice of Proposed Rule, Part 701 – Chartering and Field of Membership
Date: Tuesday, February 02, 2016 4:22:45 PM

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Gerard Poliquin, Secretary of the Board
1775 Duke Street
Alexandria, VA 22314-3428

Subject: Comments on Proposed Rule, Part 701 – Chartering and Field of Membership

Dear Secretary Poliquin:

I believe in the member owned cooperative values and the idea of people helping people. I grew up in North Dakota and had access to Farmers and electric co-ops but not a credit union. My mother died in Nov 2015 and in 90 years, she was never in a field of membership of a credit union. In my high school years, my hometown had 1800 people and 2 banks. Fifty years later there are 1200 people and 4 banks, a market that appears to support financial institutions. Would my Mom have joined a credit union? I do not know. Could she have joined a credit union? No. Her choice was made for her, not by her. I do not believe that a US citizen's choice should be made by someone else..

I am on Black Hills Federal Credit Union's Board of Directors and I believe that the proposed Field of Membership rule is critical to the future growth and prosperity of credit unions. More important, I believe every citizen should have a choice of which financial institution they want to patronize.

I support recognizing an individual congressional district as a well-defined local community. States with lower populations, like South Dakota, truly are one large community. In fact, we are represented by two Senators and one Representative that are well known throughout the state and considered to be local representatives. Credit unions can, and should be able to, provide financial services to members throughout our widespread, yet local, community.

I also agree with increasing the rural district population limit to 1,000,000. This change will ensure member-owned, not-for-profit cooperative financial services are available to more South Dakotans. This is extremely important to consumers throughout our state, especially those in rural and underserved areas.

NCUA's proposed Field of Membership rule will allow credit unions to continue to provide premier financial services, even to those in rural areas. I thank you for the opportunity to comment, and I urge you to proceed with the proposed Field of

Membership rule.

Respectfully,

George C. Jewett

Director, Board of Directors

Black Hills Federal Credit