

JOSEPH J. HECK  
3RD DISTRICT, NEVADA

COMMITTEE ON  
ARMED SERVICES  
EDUCATION AND  
THE WORKFORCE COMMITTEE  
PERMANENT SELECT COMMITTEE  
ON INTELLIGENCE

132 CANNON HOUSE OFFICE BUILDING  
WASHINGTON, DC 20515-2803  
(202) 225-3252

8485 WEST SUNSET ROAD, SUITE 300  
LAS VEGAS, NV 89113-2251  
(702) 387-4941

**Congress of the United States**  
**House of Representatives**

Washington, DC 20515-2803

February 8, 2016

The Honorable Debbie Matz  
Chairman  
National Credit Union Administration  
1775 Duke Street  
Alexandria, VA 22314

Dear Chairman Matz:

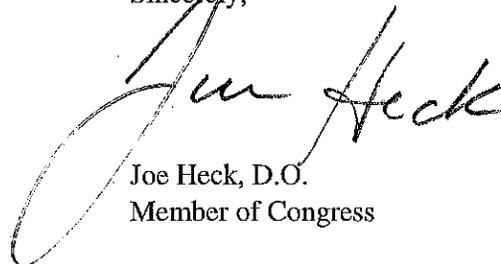
I am writing regarding the recent proposal by the National Credit Union Administration (NCUA) on the proposed revisions to the Chartering and Field of Membership Manual (FOM). This proposal is an important modernization of NCUA's FOM regulations and will enhance safety, soundness and service of the credit union industry while supporting a vibrant dual-chartering system.

The proposal would provide credit unions with much need flexibility in establishing an appropriate field of membership for their members allowing them to serve consumers they are not presently able to serve. The changes would lead to a stronger and more efficient credit union system framework. In recent years, many state legislatures have aggressively expanded the FOM opportunities for state chartered credit unions. One of NCUA's primary missions is ensuring federally chartered credit unions remain a viable option to consumers; therefore this proposal appears consistent with what Congress has asked NCUA to do.

Credit unions have a long history of providing safe and affordable credit options to their members, many of whom are my constituents. I applaud your efforts to make it easier to serve rural and underserved areas. Credit unions want to serve the consumers and small businesses in these areas and this proposal will help them do that.

Thank you for developing a thoughtful proposal to allow credit unions to continue to meet the needs of consumers and small businesses.

Sincerely,



Joe Heck, D.O.  
Member of Congress