

February 04, 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,

As you may already know, the National Credit Union Administration Board (NCUA) is proposing to amend part 701 of its rules and regulations to make revisions to the agency's chartering and field of membership manual. I am writing on behalf of Visionary Federal Credit Union, which serves Allegheny County, PA to express support for NCUA's proposed field of membership rule.

Our credit union supports the NCUA's proposed FOM changes for a couple of reasons. We believe that the american people deserve to have a choice in choosing who to entrust their financial services business to. These FOM issues are critical to credit union growth and ensuring consumer access to credit and deposit services on a democratic basis. We believe the FOM changes aim to simplify procedures and afford more opportunities for individuals and businesses to join credit unions.

Enhancing consumer access to credit unions is imperative for our growth. With these FOM changes, a greater number of americans will have the option to learn more about their local credit unions and why they might be a better choice in being their primary financial institution. Some of these americans are severely under-banked, and may not have any other options currently for their financial services. Letting credit unions fill that void for these americans is a great opportunity for both the american consumer and credit unions. We are after all People helping People and bringing these two together is what our movement is all about.

Thank you for the opportunity to comment on this proposed rule and for considering our views on Field of Membership. We urge the agency to approve a final rule soon so that credit unions can take advantage of the regulatory relief and field of membership flexibility in the proposed rule.

Sincerely,

Wendy Kingsland
Chief Executive Officer
Visionary FCU

cc: CUNA, CCUL