

From: [Concetta Ijima](#)
To: [Regulatory Comments](#)
Subject: "Concetta Ijima - Comments on Notice of Proposed Rulemaking Regarding Associational Common Bond"
Date: Thursday, February 04, 2016 4:51:44 PM

Reference: "NCUA Field of Membership Proposal," (FOM)

To Whom It May Concern;

Do we want Credit Unions to survive or perish with the growth in technology and new generations? I think not and together we can make a difference in having this proposal approved and implemented.

I've been employed with the Kauai Community Federal CU for about 25 years come this April. I was a greenhorn at that time and had no real knowledge of what credit unions stood for. But through my job and credit union, I became aware of the importance and family, I was now a part of. Teamwork is credit unions, not for profit but for member reassurance, education and safety. Banks have always seen credit unions as a threat and want to see them continue to be restricted, when the choice should be the person wanting to join and grow with financial stability.

This FOM proposal, if approved, will open up greater potential for growth for credit unions on the Hawaiian Islands and the means to stay alive through the new changes that are happening and effecting our society. The growth of the social network and having answers at the touch of a button has changed the thinking of potential members. Too many credit unions have closed and or joined with other credit unions to save their membership and gain a small amount of growth. This FOM will be a means to not only stay open, but have expansion that is needed with the flexibility to define our mission and market for opening out to new areas, whether on the web, outer islands or further.

Your support in making this bill a reality will be greatly appreciated.

I may be reached at (808) 246-1231 for further discussion.
Thank you.

Sincerely,

Concetta Ijima
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