From:	Heather Wolff
To:	_Regulatory Comments
Cc:	Nancy Miles
Subject:	Comments on Notice of Proposed Rule, Part 701 – Chartering and Field of Membership
Date:	Thursday, February 04, 2016 7:03:37 PM
Attachments:	image001.png

Dear Secretary Poliquin:

As a member of Black Hills Federal Credit Union in South Dakota, I believe the NCUA's proposed Field of Membership rule is important, and I urge you to proceed.

Increasing the population cap to 1,000,000 in rural areas will allow credit unions to serve more members. States with low populations, like South Dakota, often do not have a choice when it comes to financial institutions. Just because we choose to live here, does not mean that we should not be allowed to benefit from services provided by credit unions. Because credit unions are member-owned and not for profit, they are willing to serve smaller communities, but they have to be allowed to.

I also support recognizing one congressional district as a well-defined local community, because for me, it is. It only makes sense that credit unions can serve the same people that our representatives serve. Especially when so many would benefit from the services they provide!
I thank you for allowing comments, and urge you to proceed with the proposed FOM rule.

Sincerely,

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