

**From:** [Dawn Handshue](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Comments on Notice of Proposed Rule, Part 701-Chartering & Field of Membership  
**Date:** Friday, February 05, 2016 3:34:20 PM

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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.

States with low populations, like South Dakota, often do not have a choice when it comes to financial institutions. Although we choose to live here, it does not mean that we should not be allowed to benefit from services provided by credit unions. Credit Unions are member-owned and not for profit, and they are willing to serve smaller communities, but they must be allowed to.

The proposed FOM rule would allow Credit Unions like mine to serve more of my friends and neighbors across the state. I want them to have a choice in financial services. I thank you for allowing comments, and urge you to proceed with the proposed FOM rule.

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