



February 5, 2016

Gerard Poliquin
Secretary of the Board
National Credit Union Administration
1775 Duke Street
Alexandria, Virginia 22314-3428

RE: Comments on NCUA Proposed Rulemaking Regarding Associational Common Bond for Field of Memberships

Dear Mr. Poliquin,

I am Steve Tonneson, President of Prairie Federal Credit Union in Minot, ND and I would like to thank you for the opportunity to provide comments on the proposed rulemaking regarding Associational Common Bond for Field of Memberships. Prairie Federal Credit Union is a Community Chartered Credit Union serving 6 counties in north central North Dakota.

I want to thank the NCUA for taking positive steps to reduce the regulatory burden in this area. I fully support the NCUA's proposed rule to amend the Chartering and Field of Membership Manual.

I know other financial institutions are writing in accusing credit unions of no longer serving members in the manner in which they were intended to serve. I would like to reassure you that at Prairie Federal Credit Union and the other credit unions in North and South Dakota we still value our member-owned, democratically operated, not-for-profit organization that is overseen by a volunteer board of directors. We are pleased to serve all our members whether they are financially secure or people of modest means.

At Prairie Federal Credit Union our Mission Statement plainly states what we embrace and exist for. "As a non-profit, member owned financial institution we will provide the best service, products and rates possible to meet our member's needs, while maintaining our credit union's financial stability and supporting our community."

I feel that everyone should have the opportunity to be a member of a credit union and I believe this proposed rule change will go a long way towards allowing credit unions to accomplish serving more people who would like to be a member.

In North Dakota the change that would allow credit unions to serve people in a Congressional district by considering that district to be used as a WDLC will be extremely helpful. There are times we get calls from people who live outside of the counties we have in our Field of Membership so we are unable to help them even though those people would like to do business with us.

Thank you for the opportunity to share my thoughts.

Sincerely,



Steve Tonneson
President