



February 5, 2016

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

Re: Comments on Proposed Rule Part 723 pertaining to Field of Membership

Dear Mr. Poliquin,

The proposed rule reforms are greatly appreciated and will provide an environment in which credit unions will be allowed to better serve more members. I strongly support the proposed rule changes and encourage the NCUA Board to pass them as soon as possible.

Southern Oregon has a myriad of small to medium sized towns spread across several counties. The demographics and consumer financial needs of these various communities are remarkably similar and would greatly benefit from the financial services we offer. However, due to overly restrictive field of membership rules related to Metropolitan Statistical Areas (MSA), our credit union has been unable to extend services to many of these communities. Any action that provides more access to credit unions is good for consumers.

Credit unions played absolutely no part in the financial crisis of 2008. Despite this, new regulations from several different regulators have in practicality limited the ability of credit unions to serve their members. The NCUA's proposal expanding the ability of credit unions to serve their members is one of the first steps taken by regulators which recognizes that credit unions are the solution, not the problem.

Thank you for considering my feedback.

Sincerely,

A handwritten signature in black ink, appearing to read "J. Roberson", with a long horizontal flourish extending to the right.

Jeff Roberson  
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Medford, OR 97501

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