



February 8, 2016

The Honorable Debbie Matz  
Chairman  
National Credit Union Administration  
1775 Duke Street  
Alexandria, VA 22314

Re: Comments on Proposed Rulemaking for Part 701: Chartering and Field of  
Membership Manual; RIN: 3133-AE31A

Dear Chairman Matz,

We are writing with respect to and in support of the National Credit Union  
Administration's (NCUA) recent proposal to revise the Chartering and Field of  
Membership Manual (FOM) for credit unions.

North Island Credit Union is a community chartered credit union with membership open  
to residents living in San Diego, Riverside and Orange counties in California. Our credit  
union has successfully served these communities as a state chartered credit union. We  
believe federal credit unions should have similar opportunities to serve broader FOMs  
than the currently restrictive and out-of-date federal rules allow.

As you know, credit unions serve an important niche that the big banks and community  
banks are not able or willing to fill. We believe there is plenty of room to coexist with  
these other institutions with broader FOMs and goals, as is already the case in places  
like California. We hope that you agree.

Sincerely,

NORTH ISLAND CREDIT UNION

A handwritten signature in cursive script that reads "Angela K. Brill". The signature is written in black ink and is positioned above a horizontal line.

Angela K. Brill  
VP, Legal & Government Affairs

c: Steve O'Connell, CEO/President North Island Credit Union