

**From:** [Irving M.K. Soto](#)  
**To:** [Regulatory Comments](#)  
**Subject:** FOM Proposal  
**Date:** Monday, February 08, 2016 1:13:34 PM

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Dear Secretary Poliquin,

I would like to voice my support for the proposed amendments related to the Field of Membership (FOM).

The process to expand the FOM has been burdensome and restrictive for the past several years. I believe the proposed amendments will allow the credit unions to expand through more flexibility to serve those that share a common bond.

The change allowing Congressional Districts to be used as a well-defined local community (WDLC), would allow us to expand our membership to those who are seeking affordable financial services.

I appreciate the opportunity to comment on the proposed regulation.

Sincerely,

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