

**From:** [wwehr@rsbellcofcu.com](mailto:wwehr@rsbellcofcu.com)  
**To:** [Regulatory Comments](#)  
**Subject:** Comments on Notice of Proposed Rulemaking for Field of Membership - RIN: 3133-AE31  
**Date:** Friday, January 22, 2016 1:33:16 PM  
**Attachments:** [myLetter.pdf](#)

---

January 22, 2016

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

RE: Comments on Notice of Proposed Rulemaking for Field of Membership - RIN: 3133-AE31

Dear Gerald Poliquin,

The National Credit Union Administration Board (NCUA) is proposing to amend part 701 of its rules and regulations to make revisions to the agency's chartering and field of membership manual. I am writing on behalf of R-S Bellco Federal Credit Union, which serves the community of Beaver County in Pennsylvania to express support for NCUA's proposed field of membership rule.

I encourage loosening of restrictions on public participation and choice with regard to credit unions. I am all for every effort to tear down walls of exclusion and eliminate hurdles, real or perceived, toward participation by consumers in financial cooperatives. I believe consumers would be better served if there were no limits to membership other than a regulator-monitored business reason and ability that a credit union be able to serve a membership constituency that they seek to serve. This proposed rule is a step in that right direction.

Thank you for the opportunity to comment on this proposed rule and for considering these views on Field of Membership. I urge the agency to approve a final rule soon so that credit unions can take advantage of the regulatory relief and field of membership flexibility in the proposed rule.

Sincerely,

William Wehr  
Chief Executive Officer  
R-S Bellco FCU

cc: CUNA, CCUL