

From: [Paula Sumimoto-Matsushima](#)
To: [Regulatory Comments](#)
Subject: Chartering and Field of Membership Manual
Date: Tuesday, January 19, 2016 7:30:10 PM

Dear Secretary of the Board Poliquin,

I support the proposed Field of Membership rule.

NCUA should be commended for making the Field of Membership rules easier to comply with and more flexible for federally chartered credit unions. State-chartered credit unions have long had greater flexibility in this area and we are pleased to see the NCUA update this overly restrictive and dated rule. In Hawaii, there are only federally chartered credit union. The proposed language will allow greater flexibility for those who seek to expand in ways they could not previously.

This rule will allow our credit union to better serve the needs of credit union members and increase our community outreach consistent with what we were chartered to do. We fully support the direction of the NCUA with this rule.

This is a time for consumers to have greater options and credit unions will be in a position to serve those who need them the most.

Sincerely,

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