

February 05, 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,

Mr. Gerald Poliquin,

First I would like to thank the agency for the opportunity to comment on the proposed changes to the Field of Membership rules. On behalf of the members, staff and volunteers of People's Trust FCU, we are generally pleased with the proposed changes.

It is important for federally chartered credit unions have more flexibility in this area and to bring parity to the rules and practices that exist for state chartered credit union. In fact, many federally chartered credit union have opted to convert to a state charter in an effort to take advantage of more favorable rules.

Some areas of improvement that are particularly beneficial include:

- a) The ability to provide service to areas that are contiguous with the credit unions current field of membership.
- b) The inclusion of Congressional districts as a community
- c) The expanded definition of a rural district

Also notable is the proposed "streamlined" process which will ultimately allow credit unions to better serve their members instead of collecting a lot of unnecessary data for review. Access to a more efficient process will allow credit unions provide more consumers with more affordable options which translates into a stronger community and economy.

Finally, the fact that our elected officials are in support of this rule change, it would be prudent for the agency to more positively view their viewpoint than the negative comments of the for profit banking industry.

Again, thank you for the opportunity to comment on this proposed rule and for considering our views on Field of Membership. WE urge the agency to approve a final rule so that credit unions can take advantage of the regulatory relief and field of membership flexibility in the proposed rule.

Sincerely,

Angela McCathran
President/CEO
Peoples Trust FCU

cc: CUNA, CCUL