

February 04, 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,

February 5, 2016

Mr. Gerard Poliquin

Secretary of the Board

National Credit Union Administration

1775 Duke Street

Alexandria, VA 22314-3428

regcomments@ncua.gov

Re: Comments on Proposed Rule: [12 CFR Part 701](#), Chartering and Field of Membership Manual

Dear Mr. Poliquin:

Thank for your consideration regarding our formal comments from Point Breeze Credit Union on the National Credit Union Administration's ("NCUA") recent proposed rule, [12 CFR Part 701](#), Chartering and Field of Membership Manual, as published in the Federal Register. We appreciate the opportunity to share our support, and recommendations regarding the Proposed Rule with the Agency.

Point Breeze Credit Union is a financial institution which represents more than 51,000 members across our region here just north of the city of Baltimore.

We believe the Field of Membership (FOM) rule changes put forth by the NCUA will give credit unions in Maryland as well as nationally, the ability to more fully serve member-consumers in a safe and sound manner and provide our competitive products and services to the benefit of more credit union members.

Thank you for the opportunity to comment on the Proposed Rule. Please do not hesitate to contact me should you have any questions.

Sincerely,

Bernard McLaughlin

President & CEO

Point Breeze Credit Union

Phone: 443-589-0444

Email: bmclaughlin@pointbreezecu.com

Sincerely,

Bernard Mclaughlin
President/CEO
Point Breeze CU

cc: CUNA, CCUL