

From: [Keith McKinley](#)
To: [Regulatory Comments](#)
Subject: Comments on Proposed Rule, Appendix B of Part 701 - Chartering and Fields of Membership
Date: Thursday, February 04, 2016 3:40:11 PM

Dear Board Secretary Polquin,

The National Credit Union Administration's current field of membership (FOM) rules are far too strict. We have many potential members that cannot join our credit union because they do not live in our community or belong to our select employee group (SEG). The proposed field of membership rule will allow our credit union to potentially expand into other areas of our community to serve both the citizens and unbanked with critical financial products and services. These financial products and services will only serve to enhance the lives of those of whom have access meanwhile providing an alternative to pay day lenders and other fee seeking institutions. We need your helping in passing this proposed rule in order for our credit union to begin the process of expanding our field of membership to better serve the citizens within our community. With your help, we can expand access to financial services to millions of Americans and keep with the theme of "People Helping People" alive and well. Thanks for your time and consideration!

Sincerely,

Keith McKinley
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Monroeville, AL 36460