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January 29, 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 Quest Federal Credit Union, which serves Hardin, Logan and Wyandot counties in Ohio to express support for NCUA's proposed field of membership rule.

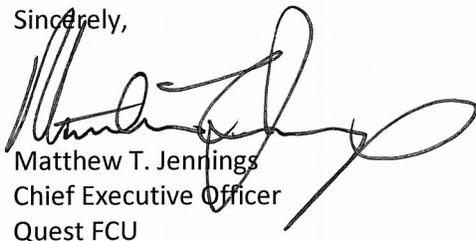
Quest FCU, its Board of Directors, Management, Staff and Membership support the proposed change as it will allow for greater flexibility in serving the rural community that we serve as well as neighboring rural communities that have limited access to options for credit union services. Our counties have approximately 40,000 residents for a total of 120,000 residents for all three counties combined. As you can see, this is a very rural part of our region and due to the large area with sparse population, the current method for charter expansion is cumbersome, time consuming and costly.

We believe that the proposed changes will have a positive impact on our credit union by allowing us to diversify our area and provide low cost credit union services to a broader underserved market.

We also support the use of Congressional districts as well-defined local communities as it best reflects our region and the area in which our residents live, work, shop and travel on a routine basis.

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 soon so that credit unions can take advantage of the regulatory relief and field of membership flexibility in the proposed rule.

Sincerely,



Matthew T. Jennings
Chief Executive Officer
Quest FCU