

February 03, 2016

Dear Secretary Poliquin,

As a member of Kauai Community Federal Credit Union for over 20 yrs. and its 32,700 members, I strongly support the proposed changes to the NCUA's Field of Membership regulations. As the general purpose of the credit unions is to help the people, I believe the proposed amendments will allow the credit unions to expand through more flexibility to serve those that share a common bond, including the unbanked and the under banked.

Overall, the proposed amendment will benefit all credit unions and will strengthen the Federal Charter.

I appreciate the opportunity to comment on the proposed regulation.

Sincerely,

Nora Shepherd
Loan Supervisor
Kauai Community FCU