

# MID-MINNESOTA FEDERAL CREDIT UNION

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January 29, 2016

Mr. Gerald S. Poliquin  
Secretary of the Board  
National Credit Union Administration  
1775 Duke Street  
Alexandria, VA 22314-3428

Dear Secretary of the Board Pollquin:

As former Board Director of Pine to Prairie Federal Credit Union, I urge the NCUA Board to move forward with the proposed changes to the Chartering and Field of Membership Manual changes.

When our former credit union needed to seek out a merger partner, the current rule inhibited the process and it almost had a negative impact on our small rural community. When we needed to merge because we were unable to continue given the regulatory burdens and our small size inhibiting our ability to bring modern services to our members, the current rule placed many unnecessary speed bumps in the process that limited the number of other credit unions willing to consider taking our credit union in. These inhibiting factors could have resulted in our community losing credit union services.

It must be the goal of the National Credit Union Administration to best enable credit unions to effectively serve their members and provide them with solid products and services. The financial crisis showed that institutions, such as credit unions, are the responsible actors that care about serving their members as opposed to making a profit at the expense of economic stability. I applaud the efforts of the National Credit Union Administration to help credit unions better serve consumers, and as such, I support the Board's proposed rule change that will enhance consumers' ability to choose a credit union as their financial partner.

The Board should move forward with these changes and should not be affected by comments organized by big banks, which do not have concern for the impact to rural America. Our government needs to pursue thoughtful policymaking that is driven by what is best for consumers, especially in rural America, and not what is best for big bank shareholders. This rule change is the right approach. Please finalize your proposal.

Sincerely,



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