

WAIALUA FEDERAL CREDIT UNION

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February 4, 2016

National Credit Union Administration
Attn: Gerald Poliquin, Secretary of the Board
1775 Duke Street
Alexandria, Virginia 22314-3428

Re: Field of Membership

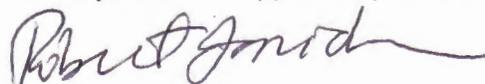
Dear Mr. Poliquin

Thank you for the opportunity to comment on this important issue. We applaud NCUA for recognizing the dated nature of the agency's field of membership requirements and seeking the opportunity to modernize it. Innovation and courage are needed from NCUA to change field of membership rules to ensure the federal charter remains viable for years to come.

The Waialua Federal Credit Union is a small credit union under \$50 million and we appreciate the proposed changes. This change would allow us to expand our field of membership into broader neighboring communities where we can serve underserved areas. Specifically, the city we would like to expand into is not directly served by any credit union. Consumers deserve choice on where they obtain financial services and we want to continue to be part of that choice. The proposed rule would provide federal credit unions the opportunity to diversify their field of membership, as opposed to functioning within its current limitations.

The proposal you are considering is a step in the right direction toward making sure credit unions can fully serve their communities for future generations.

Thank you for the opportunity to hear our thoughts,



Robert Jonick.

Chief Executive Officer

Waialua Federal Credit Union 02049