

January 28, 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 YS Federal Credit Union, which serves Greene County Ohio, to express support for NCUA's proposed field of membership rule.

In my 29 years working in credit unions to help serve members of all means, I have lived and observed the positive impacts made on the lives of many people. Through a firm commitment to education and quality service delivery credit unions function as a not-for-profit entity that values the person more than profit. The proposed changes to chartering and field of membership can make it possible for credit unions to reach more people and provide services and education to some who are presently restricted due to boundaries formed in current rules and regulations made in times past.

Built on the principle of people helping people, yet dedicated to helping people help themselves, I think the proposed rule changes will open up opportunities for reaching more people and will still preserve the ability to keep focus on a field of membership for each credit union.

Thank you for the opportunity to comment on important issues impacting our effectiveness in the future.

Sincerely,

Sandra Hollenberg  
CEO  
YS Federal Credit Union

cc: CUNA, CCUL