



February 3, 2016

National Credit Union Administration
1775 Duke Street
Alexandria, VA 22314-3428

Re: Comments on Proposed Rule Part 723 pertaining to Field of Membership

The proposed rule reforms are a much needed change for the credit union industry. This will provide an environment for credit unions to not only survive but thrive. I strongly support the proposed rule changes and encourage the NCUA Board to pass them as soon as possible.

Field of membership issues are extremely important to our organization and the members we serve. In 2014, we determined that the only way we could serve the growing needs of our members was to convert to a state charter. It was our desire to remain a federally chartered credit union, but due to the limitations of adding additional counties under our current charter we had to make the change. The proposed rules would have allowed us to remain federally chartered and continue to serve our members in the communities in which they live.

It is apparent that credit unions have been, and continue to be, outstanding examples of appropriate consumer financial services. Consumers deserve choice on where they obtain financial services and credit unions should be readily available. Any action that provides more access to credit unions is good for consumers.

Furthermore, I would like to thank the NCUA Board for their willingness to hear feedback on this subject. Their efforts to understand the existing limitations and make appropriate changes exemplifies how the rule making processes should be conducted.

Thank you for considering our feedback.

Sincerely,

A handwritten signature in black ink, appearing to read "Jeanne M. Pickens".

Jeanne M. Pickens
Chief Operations Officer
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