

February 3, 2016

Gerard Poliquin
Secretary of the Board
National Credit Union Administration
1775 Duke Street
Alexandria, VA 22314-3428

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

Dear Mr. Poliquin,

The National Credit Union Administration is to be applauded for its proposal to ease the membership burdens facing federal credit unions. The proposal you are considering is a step in the right direction toward making sure that credit unions can fully serve their communities.

Current membership rules are outdated, artificially limiting access to credit unions. Consumers deserve choice on where they obtain financial services and credit unions should be easily available to all Americans in all communities. This is especially important for communities where banks do not provide service to people of modest means, like credit unions strive to do.

I know it is extremely important to my employer and to me as an individual member/owner as Southern Oregon has many small to medium sized towns spread across several. Due to overly restrictive field of membership rules related to Metropolitan Statistical Areas (MSA), our credit union has been unable to extend services to many of these communities.

The NCUA's proposal is an important first step to improve the lives of many consumers. I appreciate your important work on behalf of credit union members, and all consumers, throughout the country.

Sincerely,

Linda Couch
Vice President of Employee Services
Rogue Credit Union
1370 Center Dr.
Medford, OR 97501