

February 02, 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 Montana CU Network, Embark CU and Montana FCU, which serve several counties around Montana to express support for NCUA's proposed field of membership rule.

I am a member of two credit unions in Montana. Embark CU and Montana FCU, both in Great Falls. Our state is a large, rural state, consumers need access to credit unions!

Thank you for the opportunity to comment on this proposed rule and for considering our views on Field of Membership. We urge the agency to approve a final rule soon so that credit unions can take advantage of the regulatory relief and field of membership flexibility in the proposed rule.

Sincerely,

Ranel Smith  
VP-Relationship Management  
Montana Credit Union Network

cc: CUNA, CCUL