

From: [Carrie Birkhofer](#)
To: [Regulatory Comments](#)
Subject: Field of Membership Rule
Date: Monday, February 08, 2016 11:59:30 PM

February 08, 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 Bay Federal Credit Union, which serves three counties in northern/central California, to express support for NCUA's proposed field of membership rule.

Bay Federal Credit Union is a federally-chartered community credit union serving Santa Cruz, Monterey and San Benito counties in California. We provide financial services and products to individuals who live, work, worship, go to school, and volunteer in the counties we serve. Additionally we are a low income, CDFI designated credit union. We support NCUA's proposed Field of Membership changes because we believe increased accessibility to affordable financial products and services for all individuals, regardless of where they are located, is vital for the growth of the economy and growth for the credit union industry. NCUA's proposal attempts to modernize the existing Field of Membership rules and provide greater flexibility to credit unions to provide financial products and services to people that share a common bond. We support this modernization of the Field of Membership rules.

We sincerely appreciate NCUA's efforts to improve the Field of Membership rules with the goal of allowing consumers to have more choices for financial products and services.

Sincerely,
Carrie Birkhofer
President and CEO
Bay Federal Credit Union
CC: CUNA, CCUL

Carrie Birkhofer
President and CEO | Bay Federal Credit Union