

March 19, 1997

Joanne Napolitano, Assistant Manager
West Orange Municipal FCU
342 Main Street
West Orange, NJ 07052

Re: Bylaws (Your Letter received on March 17, 1997)

Dear Ms. Napolitano:

Pursuant to Article XIX, Section 6 of the Federal Credit Union Bylaws, the charter and bylaws of a federal credit union (FCU) must be made available for inspection by the members. There is no legal requirement that the FCU provide copies of these documents to the members.

Sincerely,

Sheila A. Albin
Acting Associate General Counsel

GC/MFR:bhs
SSIC 3700
97-0322
cc: Mary B. Wallmeyer, Analyst, Reg. II