

**From:** [Phyllis Kaczmarski](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Comments on Proposed Rule, Appendix B of Part 701 - Chartering and Fields of Membership  
**Date:** Thursday, November 19, 2015 5:30:10 PM

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Dear Secretary of the Board Poliquin,

State chartered credit unions in Washington State have enjoyed the ability to reach out to consumers across the state to join. As a result, thousands of consumers have joined a credit union and enjoy the benefits of being a member of a financial co-operative. Federally chartered credit unions should be allowed to expand their field of membership as well.

The ability of credit unions to serve a diverse population of members, particularly in rural and underserved areas is of the utmost importance. Past NCUA regulations and legal opinions placed unnecessary restrictions on credit unions' ability to serve people in these communities. The new proposal allows consumers in these areas to have more access to credit. At a time when credit is being constrained through overregulation of the credit union industry, it is important to preserve the ability of credit unions to serve their members.

Thank you.

Sincerely,

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