

From: [Wonda Klooster](#)
To: [Regulatory Comments](#)
Subject: Comments on Proposed Rulemaking for Part 723
Date: Thursday, November 19, 2015 6:10:07 PM

Dear Secretary of the Board Poliquin,

The National Credit Union Association's proposed rule reforming the Field of Membership regulations is much appreciated. These rules have not been updated in some time and are no longer adequately serving the credit union industry. In fact, they are limiting member service and our ability to serve our communities and select employee groups. The number of federally chartered credit unions has been decreasing over the last several years and the restrictive field of membership rules play a large part in that trend. Bringing some common sense changes to the rules to bring them into current times makes a lot of sense and we support the NCUA's efforts in this regard.

As a long term ex-banker and only being with a credit union for 2 years, I can clearly see the advantages of increasing FOM. I anticipate much pushback from the ABA, ICBA, OBA and other banking support groups. I ask that you carefully look at what credit unions are doing to support their area of membership as you make your decision.

Sincerely,

Wonda Klooster, VP/Risk Managment
PO Box 615
Keno, OR 97627