

From: [Edward Black](#)
To: [Regulatory Comments](#)
Subject: Comments on Proposed Rule, Appendix B of Part 701, Chartering and Fields of Membership
Date: Monday, December 14, 2015 12:40:07 PM

Dear Secretary of the Board Poliquin,

Please support the Field of Membership expansion that the National Credit Union Administration is proposing. The rule change is intended to ensure consumers have adequate choice when determining which credit union to become a member of.

This proposed rule would amend the Chartering and Field of Membership Manual making revisions to the agency's Field of Membership (FOM) rules. Because credit unions are only open to certain segments of the population, as required by the Federal Credit Union Act (FCUA), the NCUA is tasked with promulgating regulations that determine who credit unions can have as members. The overarching tenant of the FCUA is that credit unions only serve consumers that share a "common bond" whether through employment, shared community or other associations. The proposed amendments do not allow credit unions to serve more consumers, they only allow credit unions more flexibility to serve those that share a common bond.

Please support NCUA's proposed changes and make the marketplace equitable for all consumers in this country.

Sincerely,

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