

**From:** [Patrick Conn](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Comments on Proposed Rule - Field of Membership  
**Date:** Wednesday, December 16, 2015 11:00:18 AM

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Dear Secretary of the Board Poliquin,

I support the proposed change to the NCUA Field of Membership rule. I believe that the proposal is far overdue and represents a responsible interpretation of the Federal Credit Union Act that will facilitate credit union outreach, as Congress envisioned. With the removal of some of the current regulatory limits on federal credit union field of membership expansions, as proposed, the value of the federal charter will be enhanced. This may stem the tide of credit unions converting to state charters. I would also comment that more educational tools are needed to help credit unions navigate through all of the technical areas such as underserved areas and Core Based Statistical Areas for example.

Sincerely,

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