

December 30, 2015

National Credit Union Administration
Gerald Poliquin, Secretary of the Board
1775 Duke Street
Alexandria, VA 22314-3428

RE: Comments on Notice of Proposed Rulemaking for Field of Membership - RIN: 3133-AE31

Dear Gerald Poliquin,

The National Credit Union Administration Board (NCUA) is proposing to amend part 701 of its rules and regulations to make revisions to the agency's chartering and field of membership manual. I am writing on behalf of Heart O' Texas Federal Credit Union to express support for NCUA's proposed field of membership rule.

We support the FOM updates proposed by NCUA. This new ruling would remove limitations and open up doors so we are able to compete equally with other financial institutions. Removing barriers will allow us to reach individuals in need of services credit unions offer; and more often are tailored to meet those needs.

We look forward to the approval of this ruling and the ability to move towards meeting future member needs as a result.

Thank you for the opportunity to comment on this proposed rule and for considering our views on Field of Membership. We urge the agency to approve a final rule soon so that credit unions can take advantage of the regulatory relief and field of membership flexibility in the proposed rule.

Sincerely,

Melissa Hagenbuch
President
Heart O' Texas FCU

cc: CUNA, CCUL