

From: [Troy Hall](#)
To: [Regulatory Comments](#)
Subject: Comments on Proposed FOM Rule, Appendix B of Part 701
Date: Tuesday, January 12, 2016 2:30:09 PM

Dear Secretary of the Board Poliquin,

I support the National Credit Union Administration's proposed FOM rule change. It modernizes the approach, keeps pace with technology, and complements current state laws.

With more than 15-years in the making, the proposed FOM rule allows community-chartered credit unions to serve small metropolitan statistical areas and expand into adjacent areas. While this reform is necessary, please consider further regulatory relief to remove population caps and geographical boundaries.

I look forward to your final ruling and am confident you will do what is best for the only financial services cooperative movement built upon the philosophy of people helping people.

Sincerely,

Troy Hall, Ph.D.
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