

**From:** [KAREN HARDY](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Chartering and Field of Membership Manual  
**Date:** Thursday, February 04, 2016 8:30:07 AM

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Dear Secretary of the Board Poliquin,

Thank you for the proposed Field of Membership rule. NCUA should be commended for making the Field of Membership rules easier to comply with and more flexible for federally chartered credit unions. State-chartered credit unions have long had greater flexibility in this area and we are pleased to see the NCUA update this overly restrictive rule. This rule will allow our credit union to better serve the needs of our members and increase our community outreach consistent with what we were chartered to do. We fully support the direction of the NCUA with this rule.

Sincerely,

Karen Hardy  
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