

**From:** [Liza Baker](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Chartering and Field of Membership Manual  
**Date:** Friday, February 05, 2016 4:20:15 PM

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Dear Secretary of the Board Poliquin,

The National Credit Union Association's proposed rule reforming the Field of Membership regulations is much appreciated. These rules have not been updated in some time and are no longer adequately serving the credit union industry. In fact, they are limiting member service and our ability to serve our communities and select employee groups. The number of federally chartered credit unions has been decreasing over the last several years and the restrictive field of membership rules play a large part in that trend. We support the NCUA's efforts to amend and revise the current Field of Membership rules and also urge NCUA to go even further to relieve the regulatory burden that credit unions bear.

Sincerely,

Liza Baker  
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