

From: [Sean Kaley](#)
To: [Regulatory Comments](#)
Subject: Appendix B of Part 701 - Chartering and Fields of Membership
Date: Friday, February 05, 2016 3:10:13 PM

Dear Secretary of the Board Poliquin,

On behalf of Kauai Community Federal Credit Union and its 32,700 members, I strongly support the proposed changes to the NCUA's Field of Membership regulations. Specifically, as a community bond charter, the proposed change allowing Congressional Districts to be used as a well-defined local community (WDLC), would allow us to serve many of the consumers who want and need affordable financial services most, including the unbanked and the under banked.

Overall, the proposed amendment will benefit all credit unions and will strengthen the Federal Charter.

I appreciate the opportunity to comment on the proposed regulation.

Sincerely,

Sean Kaley
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