

January 22, 2016

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 Cal Poly Federal Credit Union, which serves the students, faculty, staff and alumni of Cal Poly Pomona University to express support for NCUA's proposed field of membership rule.

We support NCUA's proposed FOM changes because we believe the potential for credit unions to serve more consumers is good for the American consumer. Credit unions save the American consumer money.

We support the inclusion of office and industrial park tenants in a multiple common bond. The proposal could help us expand our membership to serve a business park of tech start ups located on campus.

We support the use of Congressional districts as a well-defined local community.

While we may not take advantage of most of the proposed revisions, we believe giving consumers more choice for where they conduct their financial business is good public policy.

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,

Barbara Bean
CEO
Cal Poly FCU

cc: CUNA, CCUL