



DOMINO FEDERAL CREDIT UNION

January 20, 2016

FEB01'16 AM 9:27 BOARD

National Credit Union Administration
Gerald Poliquin, Secretary of the Board
1755 Duke Street
Alexandria, Va 22314-3428

RE: Comments on Notice of Proposed Rulemaking Regarding Associational Common Bond

Dear Gerald Poliquin:

I am writing on behalf of Domino Federal Credit Union a community chartered credit union serving four counties located around Texarkana, Tx. We would like to express our support of NCUA's effort to ease regulatory burdens related to FOM so that credit unions may better serve communities and individuals in need of financial services.

It is apparent that this proposal would reduce regulatory burden which will be beneficial to the credit unions and their membership. An expanded field of membership would open up new strategic paths and allow expansion of services to more individuals.

Thank you for the opportunity to express our comments and for taking time to read and consider our views.

Sincerely,

A handwritten signature in cursive script that reads "Joy Waters".

Joy Waters, President/CEO
Domino Federal Credit Union

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