

From: [Nancy Miles](#)
To: [Regulatory Comments](#)
Subject: Comments on Notice of Proposed Rule, Part 701 – Chartering and Field of Membership
Date: Tuesday, February 02, 2016 11:08:34 AM

Dear Secretary Poliquin:

As a member of Black Hills Federal Credit Union in South Dakota, I support the NCUA's proposed Field of Membership.

While past regulations have severely limited rural credit unions like Black Hills FCU, the proposed rule to recognize an individual congressional district as a well-defined local community will ensure more South Dakotans have access to credit unions. This is extremely important to consumers in rural and underserved areas (which includes our Indian Reservations) who will benefit from access to the free and low-cost products and services found at credit unions.

I also support increasing the rural district population limit to 1,000,000. This will allow credit unions in South Dakota and other rural areas to serve more members, while maintaining long-term stability for our member-owners.

Thank you for considering this proposed rule and for the opportunity to comment. I urge you to proceed with the proposed Field of Membership rule.

Respectfully,

Nancy Miles