

**From:** [Patricia Fernandez](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Comments on Proposed Rule, Appendix B of Part 701,FOM  
**Date:** Thursday, February 04, 2016 7:10:05 AM

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Dear Secretary of the Board Poliquin,

Thank you for the proposed Field of Membership rule. NCUA should be commended for making the Field of Membership rules easier to comply with and more flexible for federally chartered credit unions.

For years, credit unions have asked NCUA to revisit whether the current Field of Membership rule was being too narrowly interpreted after HR 1151. The changes proposed will allow our credit union and other credit unions to better serve the needs of our members and potential members consistent with what credit unions were chartered to do. We fully support the direction of the NCUA with this rule.

Sincerely,

Patricia Fernandez  
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