

From: [Scott Burgess](#)
To: [Regulatory Comments](#)
Subject: Chartering and Fields of Membership
Date: Wednesday, February 03, 2016 8:00:08 PM

Dear Secretary of the Board Poliquin,

As a hard working American, I appreciate the ability to place my money in the financial institution I deem most appropriate. Therefore, I support the changes contemplated by the National Credit Union Administration (NCUA) that are intended to ensure consumers have adequate choice when determining which credit union to become a member of.

I also believe that NCUA could have gone further to bring even more flexibility to the FOM rules. For example, the 2.5 million population limit for Well Defined Local Communities, based on Statistical Areas is not a requirement under the Federal CU Act. It seems that this arbitrary limit is unduly restrictive in some circumstances. The 2.5 million population limit is included throughout the rule, and could be eliminated or increased, allowing even more access to critical financial services for consumers. But even though I've noted a few areas of potential improvement in the rule, I am encouraged with the outcome of the proposed rule, and support it.

I strongly urge the NCUA to finalize their proposed changes and make the marketplace equitable for all consumers in this country.

Sincerely,

Scott Burgess
11455 SW Gallo Ave
Tigard, OR 97223