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Public Comments on Chartering and Field of Membership Manual: =====

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Submitter Info:

First Name: Veronica
Last Name: Ervin
ZIP/Postal Code: 97208
Email Address: veronica.ervin@onpointcu.com
Organization Name: OnPoint Community Credit Union

Comment: Thank you for the opportunity to comment on the Field of Membership expansion rule. I appreciate the NCUA Board's willingness to update chartering provisions to meet the needs of the credit unions it regulates.

The expanded field of membership options currently proposed will do a great deal to support healthy credit unions in the future. Expanding the maximum number of persons from 2.5 million to 10 million will allow for a more diverse membership base and will allow credit unions to grow and reach more efficient operational levels, which will enhance their safety and soundness. Allowing for less rigid field of membership boundaries as is proposed will allow credit unions to adopt fields of membership that best suit their members' unique needs rather than fitting into pre-determined boundaries that may or may not make sense for specific groups. The flexibility to grow and to tailor field of membership structure to meet the evolving needs of credit union members is helpful to ensure the success of progressive credit unions.

Thank you for your consideration of these comments which endorse the proposed changes that NCUA has put forward.

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