

December 02, 2016

National Credit Union Administration  
Gerald Poliquin, Secretary of the Board  
1775 Duke Street  
Alexandria, VA 22314-3428

RE: Comments on Field of Membership Amendments

Dear Mr. Gerald Poliquin,

Introductory paragraph:

I am writing on behalf of Quest Federal Credit Union, which serves Hardin, Logan and Wyandot Counties in Ohio. We have 13,141 members and \$104,108,567 in assets. Quest FCU appreciates the opportunity to provide comments to the National Credit Union Administration (NCUA) on its proposed amendments to the field of membership rule.

As a rural area community credit union, we fill a very distinct niche of meeting the financial needs of middle class Americans by providing low to no cost financial services, by offering strong yields on deposit accounts and by offering fair rates on all of our loan products. We believe that credit unions best serve rural areas and we are confident that any relief that the NCUA may provide to community credit unions relating to FOM will only benefit those of modest or moderate means in our rural communities.

Streamlining the process for community charter expansion will be very helpful to our credit union and will allow us to spread our brand of compassionate service and low cost products to many more rural area citizens and small businesses.

Please consider adjusting your FOM regulation and we will look forward to working with the NCUA in spreading the credit union philosophy throughout our region in Ohio.

Thank you for the opportunity to comment on this Proposed Rule and for considering our views on NCUA's FOM rule.

Sincerely,

Matthew Jennings  
Chief Executive Officer  
Quest FCU

cc: CUNA, CCUL