

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,

I am writing on behalf of CoastHills CU, which serves 5 counties on the Central Coast of California. We have 62,000 members and \$990 million in assets. CoastHills CU appreciates the opportunity to provide comments to the National Credit Union Administration (NCUA) on its proposed amendments to the field of membership rule.

CoastHills CU converted from a Federal Charter to a State Charter in 2014 to help us achieve our Vision of Making a Difference in our Neighbors' Lives and fulfilling our long-range financial goals. Prior to 2014 we were denied FOM expansion several times and, with no other choice, began the process to convert to a State Charter.

Today, CoastHills provides outstanding financial products and services to communities throughout the Central Coast of California due to our State Charter and expanded FOM. We would not have had to convert if the proposed changes were made prior to 2014.

CoastHills supports the proposed changes to allow greater access to credit unions from residents and businesses throughout the country.

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

Sincerely,

Jeff York  
President/CEO  
CoastHills FCU

cc: CUNA, CCUL