

December 9, 2016

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

Dear Chairman Metzger and Mr. McWatters,

I am writing today on behalf of Spokane Media Federal Credit Union, our 1,200 members, our 10 volunteers and our staff of 4. As a federally chartered credit union we thank you for continually looking for ways to bring additional relevance to our charter by expanding and modernizing our current rules and regulations.

While my credit union will not directly benefit from the proposed changes, it is still vital that credit union across the nation have the ability to provide ALL consumers with the best choice in financial services, a credit union. Here in our state every member of a credit union saves over \$100 a year simply by being a member of a credit union.

I fully support all of the proposed changes:

- Increase to 10 million people the limit for community charters consisting of a combined statistical area.
- Create an alternative, streamlined narrative approach for petitioning to establish a well-defined community of interest.
- All a credit union to designate a portion of a metropolitan division as community without regard to division or boundaries.

Sincerely,



Debie Keese,
CEO
Spokane Media FCU
6103 N Astor St
Spokane WA 99208