



December 9, 2016

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

Re: Comments on Field of Membership Amendments

Dear Mr. Gerald Poliquin,

On behalf of GECU, the largest locally owned state-chartered credit union in El Paso, TX, this letter is in response to the request for comments regarding the proposed amendments to the field of membership rule. GECU currently serves a membership of over 338,000 with assets greater than \$2.4 billion. We appreciate the opportunity to comment on the National Credit Union Administration's (NCUA) proposed amendments and commend the efforts in providing credit unions the opportunity to expand their field of membership in order to meet the needs of their communities.

GECU commends the NCUA for its efforts to streamline the application process for federal credit unions when applying for expansion of membership. In addition to the streamlined application process, the expansions to the definitions of well-defined local community and the added options for single and multiple common bond credit unions will allow credit unions to add potential members, which ultimately support the credit union movement. The proposed amendments would be advantageous for credit unions in their efforts to serve the needs of surrounding populations.

GECU is in a very distinct niche located on the border of Texas, New Mexico, and Mexico. Our field of membership is limited by the boundaries of an adjoining state as well as an adjoining foreign country that cannot be included in our field of membership. If GECU needed to pursue a federal credit union status as a means to continue increasing our membership, the proposed amendments would make expansion viable and would allow GECU to continue with one of our many core principles of people helping people.

Thank you for the opportunity to comment on the proposal. If you have questions regarding our comments, please contact me at (915) 774-8203.

Sincerely,

A handwritten signature in black ink, appearing to read "Crystal Long", written in a cursive style.

Crystal Long
President/CEO

CL: dp