

**From:** [Joseph Anglin](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Pioneer Bank & Trust - Comments on Chartering and Field of Membership Proposed Rule  
**Date:** Tuesday, November 26, 2019 10:40:07 AM

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Dear Secretary of the Board Poliquin,

I am writing in response to the National Credit Union Administration's (NCUA) proposal to amend its chartering and field of membership (FOM) rules with respect to applicants for a community charter approval, expansion, or conversion. Pioneer Bank & Trust management, and especially myself does not believe that the proposed framework will adequately guard against discriminatory redlining and recommends that NCUA adopt the anti-discrimination tools utilized by other federal banking agencies.

Our community bank serves local rural areas in western South Dakota. We are high performing and very involved in our communities that we serve.

If the agency wants to ensure that its supervised federal credit unions do not discriminate by redlining urban cores, then it should employ some of the same tests and assessments that my regulator uses with my bank.

Sincerely,

Joseph Anglin  
SVP/CFO  
Pioneer Bank & Trust  
125 E Colorado Blvd Ste 1A  
Spearfish, SD 57783  
[joea@pioneerbankandtrust.com](mailto:joea@pioneerbankandtrust.com)