

**From:** [Mr. & Mrs. Jeremy and Melanie Hjelm](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Comments on Proposed Rule, Appendix B of Part 701 - Chartering and Fields of Membership  
**Date:** Monday, January 11, 2016 4:30:07 PM

---

Dear Secretary of the Board Poliquin,

The ability of credit unions to serve a diverse population of members, particularly in rural and under-served areas is of the utmost importance. Past NCUA regulations and legal opinions placed unnecessary restrictions on credit unions' ability to serve people in these communities. However, the new proposal is a step in the right direction and will allow consumers in these areas to have more access to credit. At a time when credit is being constrained through over-regulation of the credit union industry, it is important to take steps such as this to preserve the ability of credit unions to serve their members.

Thank you for proposing this common-sense solution.

Sincerely,

Jeremy Hjelm- Heartland Credit Union member  
20927 Jury Ct  
Lakeville, MN 55044