

**From:** [Patricia Kramer](#)  
**To:** [Regulatory Comments](#)  
**Cc:** [Nancy Miles](#)  
**Subject:** Comments on Notice of Proposed Rule, Part 701 – Chartering and Field of Membership  
**Date:** Tuesday, February 02, 2016 11:19:00 AM  
**Attachments:** [image001.png](#)

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Dear Secretary Poliquin:

As a member of Black Hills Federal Credit Union in South Dakota, I believe the NCUA's proposed Field of Membership rule is important, and I urge you to proceed.

States with low populations, like South Dakota, often do not have a choice when it comes to financial institutions. Just because we choose to live here, does not mean that we should not be allowed to benefit from services provided by credit unions. Because credit unions are member-owned and not for profit, they are willing to serve smaller communities, but they have to be allowed to.

The proposed FOM rule would allow credit unions like mine to serve more of my friends and neighbors across the state. I want them to have a choice in financial services. I thank you for allowing comments, and urge you to proceed with the proposed FOM rule.

Thank you,



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