

YOUNG, SHERON

From: _Regulatory Comments
Sent: Wednesday, February 08, 2006 8:22 AM
To: YOUNG, SHERON
Subject: FW: NCUA's Field of Membership Proposal

-----Original Message-----

Sent: Wednesday, February 08, 2006 7:44 AM
To: _Regulatory Comments
Subject: NCUA's Field of Membership Proposal

Tom Brewer
419 First Avenue South
Nitro, WV 25143-2313

February 8, 2006

Mary Rupp
Secretary of the Board
1775 Duke St.
Alexandria, VA 22314

Dear Mary Rupp:

This letter is on regards to the proposed change to "Field of Membership" regulation. I support the admendment that would require a service facility be established within a two year window in the underserved area.

I DO NOT support the admendment that would limit the inclusion of underserved areas only to multiple common bond credit unions. As President / Treasurer of Peoples Federal Credit Union in West Virginia a community chartered credit union which as received an underserved community (Mason County, WV) into our field of membership an area that no other credit union has chose to serve and an area that without PFCU would not have a choice of low or no cost financial services. PFCU has purchased property in the center of the county and is ready to construct a service facility pending the outcome of the current proposals. I believe the service to both underserved and low income areas is the mission of credit unions and should never be limited by the type of charter you are serving under now or at the time of a charter change.

Sincerely,

C. E. "Tom" Brewer
3047222274