

August 9, 1995

Ms. Colette L. Mooney
Deputy Superintendent
Bureau of Banking
36 State House Station
Augusta, Maine 04333-0036

Re: Field of Membership (Your July 20, 1995, Letter)

Dear Ms. Mooney:

You requested an opinion on whether the immediate family members of a potential federal credit union (FCU) member can join the FCU. As discussed in the enclosed letter dated February 2, 1995, from me to Ms. Sue A. Eckenrode, President, Vigo County FCU, the immediate family members of a potential member may join the FCU if the FCU's charter includes (members of their immediate family) language from Article II, Section 5 of the Standard Federal Credit Union Bylaws which allows the immediate family of an individual who is within the FCU's field of membership to join the FCU.

I hope that we have been of assistance.

Sincerely,

Richard S. Schulman
Associate General Counsel

GC/JSM:bhs
SSIC 3700
95-0731
Enclosure