

**APPLICATION FOR FIELD OF MEMBERSHIP AMENDMENT
NCUA FORM 4015**

**USE FOR MULTIPLE COMMON BOND EXPANSION FOR GROUPS OF
5,000 OR MORE PERSONS**

Attach a separate application for each group included in your request for expansion. The application must be complete or it will be returned unprocessed.

1. Name and address of credit union: _____ Telephone Number: _____
_____ Charter Number: _____

2. Name and address of group: _____ Telephone Number: _____

If the group is an association:

Include a statement indicating whether the association has been formed primarily for the purpose of expanding credit union membership. Such a group is not eligible for inclusion in a multiple common bond credit union unless it qualifies as a low-income association; and

If the group is an association AND it is NOT one of the categories of pre-approved groups outlined in Chapter 2, Section III.A.1.b of the Chartering Manual:

Include a copy of the association's Charter/Bylaws or other equivalent organizational documentation.

3. Provide the proposed field of membership wording. Use the example wording found in NCUA's *Chartering and Field of Membership Manual*, Chapter 2, Section IV.A.2.

4. How many primary potential members (excluding immediate family and household members) are in the group:

5. (a) What is the distance between the group's location and your credit union's nearest service facility¹ to which the group has access (Reference Chapter 2, Section IV.A.1):

(b) What is the address of this service facility:

(c) Describe the service area² primarily served by the above service facility:

6. Is the group in the field of membership of any other credit union? Yes _____
No _____

If yes, and the overlapped credit union is not a community credit union or a non-federally insured credit union, please address the following:

Provide the name and location of the other servicing credit union:

Include a letter from the overlapped credit union indicating whether it concurs or objects to the overlap. If the overlapped credit union objects or fails to respond, document attempts to resolve the issue:

¹ A service facility is defined as a place where shares are accepted for members' accounts, loan applications are accepted or loans are disbursed.

² A federal credit union's service area is the area that can reasonably be served by the service facility accessible to the groups within the field of membership. It will most often coincide with that geographic area primarily served by the service facility.

- Explain how the expansion's beneficial effect in meeting the convenience and needs of the members of the group clearly outweighs any adverse effect on the overlapped credit union:

7. Attach a letter, or equivalent documentation, from the group requesting credit union service indicating:

- that the group wants to be added to the federal credit union's field of membership;
- whether the group presently has other credit union service available;
- the number of persons currently included within the group to be added and the group's location(s);
- the group's proximity to the credit union's nearest service facility; and
- why the formation of a separate credit union for the group is not practical. The criteria for demonstrating formation of a separate credit union is not practical are outlined in Chapter 2, Section IV.B.2 of NCUA's Chartering and Field of Membership Manual.

8. Other comments:

Name and title of credit union board-authorized representative (e.g., President/CEO):

(Typed/Printed Name) (Signature) (Date)