

January 15, 2016

Gail Laster, Director, Office of Consumer Protection
National Credit Union Administration
1775 Duke Street
Alexandria, Virginia 22314-3428

The American Bankers Association (ABA) has become aware that Sussex County Federal Credit Union (SCFCU) is improperly using a foundation to add ineligible individuals to its field of membership.

SCFCU is a community chartered federal credit union serving Somerset County, Worcester County and Wicomico County of Maryland and Sussex County of Delaware. However, the credit union is using a foundation to qualify people for credit union membership who are not eligible for membership otherwise.

From SCFCU's website:

SCFCU Foundation — Another Way to Join

Most individuals can qualify for membership in the credit union through the Sussex County FCU Foundation. Membership in the foundation is open to anyone interested in supporting our mission. The Foundation is primarily devoted to supporting families through donations to support financial education for children, camp programs, school supplies, etc. The Foundation raises funds through donations, events, and dues. Dues are \$10 per year. If you are an employee of one of our Business Partners, the credit union will pay your dues for the 1st year. You need not remain a member of the Foundation to retain credit union membership

ABA requests that the National Credit Union Administration order SCFCU to cease the practice of allowing individuals, who are otherwise ineligible for membership, to join the credit union through the Sussex County FCU Foundation.

As ABA becomes aware of other abusive field of membership practices by federal credit unions, ABA will bring this to your attention

Sincerely,



Brittany Dengler
Director of Economic and Policy Research