



NATIONAL CREDIT UNION ADMINISTRATION

WASHINGTON, D.C. 20456

April 10, 1992

*Common bond
Field of membership - family member*

Renee D. Coulson
Chattanooga TVA Employees
Federal Credit Union
P.O. Box 23967
Chattanooga, TN 37422

Re: **Secondary Members** (Your March 30, 1992, Letter)

Dear Ms. Coulson:

You have asked whether a family member of a person sharing the basic occupational, associational or community affinity to the field of membership (common bond), may join the federal credit union (FCU) even if the person sharing the common bond does not join the FCU. In general, as long as immediate family members are included within the field of membership, such a membership is permissible. (See Chartering and Field of Membership Manual p. 1-4.) The only exception to this policy, not applicable here, is for student credit unions.

Sincerely,

Hattie M. Ulan

Hattie M. Ulan
Associate General Counsel

GC/MM:sg
SSIC 6010
92-0401