**To convert to or add a Community Charter:**

The following must be submitted to IDFPR-Credit Union Section for review and approval (Email Submission Preferred):

1. Letters of support from prominent community organizations, associations, or employer groups in the proposed field of membership to show that support exists for the expansion or addition of, or conversion to, a community field of membership;
2. A map and written description of the boundaries desired and the current population of the geographical area;
3. The rationale behind the selection of a particular geographical area;
4. A comparison of the Credit Union's rates and services with those of other financial institutions in the geographical area desired;
5. Plans developed demonstrating service can be provided to the community comprised of the potential field of membership, detailing how such service will be provided (e.g., through utilization of branch offices, mobile office, on-site representative, etc.), and how such service will be marketed;
6. Evidence supporting the proposal as economically feasible and advisable, taking into consideration the costs associated with fully serving the population of the geographical area.

Once you have attained items 1-6, a letter of request must be submitted via email, (preferred), fax or hard copy to the Department of Financial Institutions (DFI), Credit Union Section. The Supervisor will review the request and if approved, the Amendment forms will be forwarded to the Credit Union.

After preliminary approval by DFI the Credit Union will:

1. Hold a vote by the credit union board or membership (at a regular, special or annual meeting) to officially include the SEG into the Field of Membership (As of July 22, 2016 all changes to Amendments may be voted on by the Board of Directors OR Membership).
2. The Credit Union will complete the forms & submit to the Credit Union Section (email preferred) upon completion.
3. The Credit Union Section will forward the Amendments to the Director of Financial Institutions for signature & final approval.
4. Once the IDFPR Director has obtained final approval, the Amendment forms will be electronically maintained in our office and forwarded to the Credit Union via email along with the processing fee (see Rules & Regulations Section 190.50 for fees). If the credit union would prefer a hard copy, they will be required to either provide a self addressed stamped envelope, or a Fed-Ex or UPS account number or other postage options.

Please note that Amendments are not effective until signed by the Director of Financial Institutions.

If you have any questions or need further information, please email: [FPR.CreditUnion@Illinois.gov](mailto:FPR.CreditUnion@Illinois.gov) or call the Credit Union Section at (217) 782-2834.