

November 24, 2008

Mr. Bill Payne (email: bpayne37@comcast.net)

Dear Mr. Payne:

This letter is in response to your follow-up email dated November 13, 2008. In this email, you state that Sandia Laboratory Federal Credit Union has restricted your access to their business premises and cite several National Credit Union Administration (NCUA) related references.

We have verified with the credit union that they have only restricted access to all of its business premises, but have not "expelled" you from the membership. As you cited in your letter, the credit union has a right to restrict access to its premises according to Article II, Section 4 of the Federal Credit Union Bylaws. Article XIV Expulsion and Withdrawal does not apply to this situation because your membership to the credit union has not been expelled or withdrawn.

As stated in our letters dated November 10, 2008 and November 13, 2008, we consider your complaint resolved. If you feel there are remaining issues, you will need to seek your own legal counsel. NCUA does not provide legal advice, nor does it represent either the consumer's or the credit union's interest in disputes. As of the date of this letter, NCUA considers this matter closed.

Sincerely,

/SIGNED/

Kelly Lay
Director of Supervision

V/DOS/MMA:ma
FCU 05851-K6

cc: Sam Felix, Chairperson, Supervisory Committee