

**Opinion 96-12 (Redacted Version)**

September 20, 1996

“A”

Subject: Using streamlined procedure for small occupational groups (SOGs) across state lines  
Opinion no. 96-12

Dear:

Thank you for your phone call of September 18th regarding the streamlined procedure for small occupational groups (SOGs) which was approved on September 13th. One of the streamlined procedure requirements is that eligible SOGs are restricted to those enterprises located within 25 miles from your credit union which is in “B”, Washington. This 25 mile radius would go across the Washington state line into Oregon. You inquired whether you could take in members from occupational groups in which the occupational group was located in Oregon, using the SOG procedure.

First, your bylaw amendment was approved for SOGs in “C” County, Washington. You will need to apply with another SOG bylaw amendment for approval with the changes as indicated.

Second, the Oregon credit union regulator should approve of your taking Oregon occupational groups through the SOG procedures. I did call Sharlyn Rayment, Supervisory Examiner for Finance and Corporate Securities Division, the Oregon credit union regulator (503-378-4140). On September 18th, she me left a message that Oregon has no objection to your field of membership expansion into Oregon. However, I would recommend that you obtain Ms. Rayment’s written approval.

Once you have obtained both approvals for SOGs in Oregon, we do not object to your adding Oregon SOGs to your field of membership as long as the SOGs fit all of the criteria as listed in your bylaw amendment and you maintain the required SOG log.

If you have any other questions, please do not hesitate to call me at (360) 902-8753 or Mike Delimont at (360) 902-8790.

Sincerely,

Linda K. Jekel  
Program Manager