

**From:** [Jay Wallace](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Proposed Risk-Based Capital Rules  
**Date:** Monday, March 17, 2014 2:03:01 PM

---

As a credit union member and employee, I am concerned about the recent proposed risk-based capital rules. Especially the additional risk weighting on mortgages compared to for-profit banks. I hope these rules will be reconsidered and amended as the process moves forward. Thanks for your time.

Jay Wallace, N.C. CPA  
Phone: 919-818-0729