

**From:** [Lil Phillips](#)  
**To:** [Regulatory Comments](#)  
**Subject:** NCUA Risk-Based Capital Proposed Reg  
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Think you should re-evaluate what you are proposing. Why do you feel that it is necessary to impose such excessive capital requirements?? The members of credit unions will suffer due to this unnecessary increase in capital requirements. There is no way with this increased capital that it will not be passed on to the members in lower deposit interest rates and higher lending rates or maybe worse - their credit union will not survive at all and they will be forced to open accounts with a bank or again even worse - not be served at all!! What is up with this nonsense??

A very concerned credit union member