

From: [Hans Molenaar](#)
To: [Regulatory Comments](#)
Subject: Risk Based Capital Rules
Date: Wednesday, April 23, 2014 12:29:16 PM

Dear NCUA,

The proposed excess capital rule proposal feels to me to be an unfair burden upon this nations credit unions and I as a CU member and volunteer would oppose any rule change that implements disparity between CU's and banks.

Regards,

Hans Molenaar
Shoreview, MN