

From: [Kenneth Bell](#)
To: [Regulatory Comments](#)
Subject: Prompt Corrective Action Risk-Based Capital Comment Letter
Date: Wednesday, May 21, 2014 11:51:01 AM

Dear Secretary of the Board Poliquin,

I am writing on behalf of The Florist FCU, which serves the florist industry, where many employees are low income. We have 900 Members and \$7.3M in assets. The Florist FCU appreciates the opportunity to provide comments to the National Credit Union Administration (NCUA) on its proposed rule, Prompt Corrective Action - Risk-Based Capital.

Since we are a small credit union, the proposal will have little affect on us. However, I do not support the proposal primarily because I believe it is not necessary and creates an undue additional burden on all credit unions.

I know you have seen written comment on the proposal, so my input may not be so important. However, I would hope that you would re-evaluate and re-consider. Please don't become the micro-manager that this proposal creates.

Thank you for the opportunity to comment on this proposed rule and for considering our views on risk based capital requirements.

Sincerely,

Kenneth Bell
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