

**From:** [Sandra Sheffey](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Prompt Corrective Action Risk-Based Capital Comment Letter  
**Date:** Friday, May 23, 2014 10:40:06 AM

---

Dear Secretary of the Board Poliquin,

I am writing on behalf of The Family Credit Union , which serves Eastern Iowa blue-collar workers. We have 19,000 members and \$145 million in assets. We appreciate the opportunity to provide comments to the National Credit Union Administration (NCUA) on its proposed rule, Prompt Corrective Action - Risk-Based Capital.

This ruling is not justified. We are already over-burdened with regulations and compliance. Yes, we need to stay financially healthy, but this ruling penalizes all institutions, even those well capitalized. Please reconsider.

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

Sincerely,

Sandra Sheffey  
1530 W 53rd St  
Davenport, IA 52806