



May 28, 2014

National Credit Union Administration
Gerald Poliquin, Secretary of the Board
1775 Duke Street
Alexandria, VA 22314-3428

sent via email to regcomments@ncua.gov

RE: Comments on Proposed Rule: PCA-Risk Based Capital

Dear Mr. Poliquin,

I am writing on behalf of California Coast Credit Union (CCCU), which serves the communities of San Diego, San Bernardino and Riverside Counties. CCCU has 130,000 members and \$1.8 billion dollars in assets. CCCU appreciates the opportunity to provide comments to the NCUA on its proposed rule regarding Prompt Corrective Action-Risk Based Capital. Our credit union supports risk based capital principals; however the requirements for credit unions should not be more restrictive than they are for U.S. banks. This proposed rule would put credit unions at a competitive disadvantage.

Sincerely,

A handwritten signature in blue ink that reads "Marla K. Shepard". The signature is written in a cursive style.

Marla K. Shepard
President & CEO