

**From:** [Lynette Nickell](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Risk-Based Capital Comment  
**Date:** Monday, April 13, 2015 4:55:02 PM

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To: Regulatory Comments  
From: Lynette Nickell  
Horizon Credit Union

04/13/2015

Dear Mr. Poliquin:

I am an employee and member of a credit union and I am opposed to the revised Risk-Based Capital regulation. I worry that the new rule will force us to ditch services that have been benefiting our members safely for years because you've deemed them to be too risky across the board without looking at the specifics. This is not effective regulation, it's undue punishment for our members and community. Thank you,



Lynette Nickell  
Horizon Credit Union