

From: Elizabeth Winniger <no-reply@cuanswers.com>
Sent: Thursday, April 16, 2015 1:43 PM
To: _Regulatory Comments
Subject: Risk-Based Capital Comment

To: Regulatory Comments
From: Elizabeth Winniger
Xtend

04/16/2015

Dear Mr. Poliquin:

I am a member of a credit union and I am opposed to the revised Risk-Based Capital regulation. I chose a credit union because they place the focus on members, not profits. I believe the rules set forth will make it harder for my credit union to serve me and my family. The new burdens the rule places on the credit union will make it harder for them to provide the types of services and rates I have come to expect from credit unions. NCUA is not a hammer; don't treat credit unions like nails-listen to the owners and vote no on Risk-Based Capital. Thank you,

A handwritten signature in black ink, appearing to be 'EW' or similar initials, written in a cursive style.

Elizabeth Winniger
Xtend