

Regulatory Comments

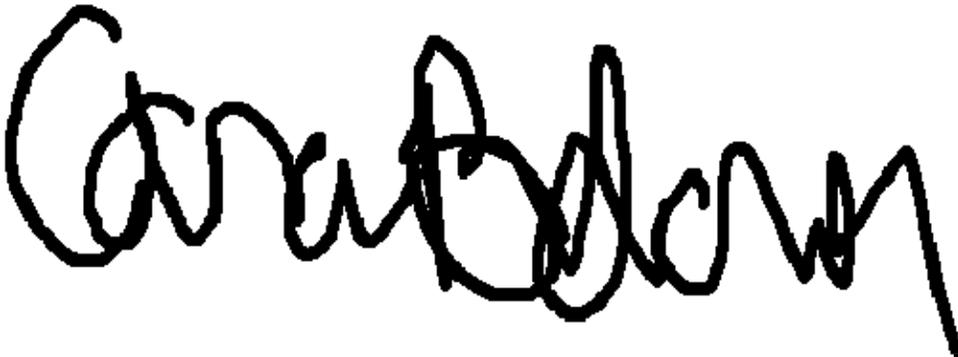
From: Cara Belanger <no-reply@cuanswers.com>
Sent: Friday, April 17, 2015 12:26 PM
To: _Regulatory Comments
Subject: Risk-Based Capital Comment

To: Regulatory Comments
From: Cara Belanger
CU*SOUTH

04/17/2015

Dear Mr. Poliquin:

The NCUA and the credit union industry would both be served better if the formulas and risk weights within RBC were not given the force of law. Do not force my credit union to institute changes both potentially drastic and unwarranted in our balance sheet to meet these arbitrary weights.

A large, handwritten signature in black ink, appearing to read 'Cara Belanger', is centered on the page. The signature is highly stylized and cursive.

Cara Belanger
CU*SOUTH