

From: [Chester Bissell](#)
To: [Regulatory Comments](#)
Subject: RBC
Date: Sunday, April 19, 2015 10:08:41 PM

I would like for my comments on the Risk-Based Capital rule to be considered by the NCUA Board as a part of their public comment period.

I believe that the proposed RBC rule will help protect consumers and make the finances of credit unions across the country stronger. The proposed rule is in spirit of the Dodd-Frank Act and helps to bring reforms to the part of the banking industry managed by credit unions. Even as non-profits, credit unions were still a part of the predatory lending market that destroyed the financial strength of the United States during the Great Recession. Credit Unions should be given the same scrutiny as other major lenders and not be given a free pass because they have good intentions as non-profits. They should be subject to tough and robust regulations such as the proposed RBC rule. Please consider the larger implications of tougher banking regulations on credit unions and implement this rule. No organizations should be exempt from scrutiny just because they have "good intentions".

Thank you for considering my comments,

Chester Bissell

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