

From: [Amy Cline](#)
To: [Regulatory Comments](#)
Subject: Risk-Based Capital Comment
Date: Monday, April 20, 2015 10:12:50 AM

To: Regulatory Comments
From: Amy Cline
Day Air Credit Union

04/20/2015

Dear Mr. Poliquin:

I am an employee and member of a credit union and I am opposed to the revised Risk-Based Capital regulation. If your goal is to protect the NCUSIF, why implement a rule that will make it harder for credit unions to provide high quality services and rates to their owners? In the last ten years, fraud has caused 41% of failures. Turn your attentions to what matters, don't harm the vast majority of credit unions that have been operating the right way for years. Thank you,

Amy Cline
Day Air Credit Union