

Regulatory Comments

From: Robert Jordan <no-reply@cuanswers.com>
Sent: Wednesday, April 22, 2015 3:20 PM
To: _Regulatory Comments
Subject: Risk-Based Capital Comment

To: Regulatory Comments
From: Robert Jordan
Day Air Credit Union

04/22/2015

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.

In addition, 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.

The FDIC's Vice Chairman thinks a Risk-Based Capital approach is a bad idea as does our credit union and its board. By implementing the rule, you won't serve our interests, our members', or the NCUSIF's; you'll only be creating a bigger mess for later. Please remove RBC from consideration. Thank you,

A handwritten signature in black ink that reads "Robert Jordan". The signature is written in a cursive, flowing style with a large initial "R".

Robert Jordan
Day Air Credit Union