

From: [Evelyn Sugui](#)
To: [Regulatory Comments](#)
Subject: Oppose RBC2
Date: Friday, April 24, 2015 4:17:40 PM
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Mr. Gerard Poliquin,

When banks failed in 2009, taxpayers bailed them out, however, when some Credit Unions failed also at the same time, other credit unions bailed them out. It is this cooperative nature of the credit union, people helping people, that needs to be preserved. So why the proposed change? Look at the plight of USPS, where years of employee pension is funded quickly. Less operating capital due to made-up issues cuts services. NCUA should focus on how credit unions can serve more people. When was the last time examiners were trained on what to look for to preserve the safety and soundness of the Credit Unions? NCUA needs to focus more on itself, on how to encourage the creation of more credit unions, big and small. With all the added regulations, small credit unions cannot survive.

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