



APCO EMPLOYEES CREDIT UNION

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Gerard Poliquin, Secretary of the Board
National Credit Union Administration
1775 Duke Street
Alexandria, Virginia 22314

I am proud to be both an employee and a member of APCO Employees Credit Union in Birmingham, Alabama for over 30 years. We serve over 70,000 members which includes Alabama Power Company, Southern Company and several other select employee groups. We have over \$2.4 billion in assets.

We are here to help our members. Higher capital requirements will mean lower savings rates and higher loan rates for our members. I feel this will limit our ability to serve our members.

I think the RBC2 rule attempts to treat Credit Unions more restrictive than banks and is not in the best interest for Credit Unions. Credit unions have never been part of the financial problems of the past.

Thank you for allowing comments on this issue.

Danna Horne
Administrative Manager
APCO Employees Credit Union