

## Regulatory Comments

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**From:** Scott Patterson <no-reply@cuanswers.com>  
**Sent:** Monday, April 27, 2015 11:16 AM  
**To:** \_Regulatory Comments  
**Subject:** Risk-Based Capital Comment

To: Regulatory Comments  
From: Scott Patterson  
Member of NIH Federal Credit Union

04/27/2015

Dear Mr. Poliquin:

I am a member of a credit union and I am opposed to the revised Risk-Based Capital regulation. Capital rules like the one NCUA is proposing have not worked in the past and proven to be more harmful than beneficial. What's more, they will simply add additional bureaucracy and regulatory burden on my credit union, which will hamper its ability to provide me and my fellow member-owners with high quality services, low interest rates, and greater dividends. Don't hurt my credit union-take Risk-Based Capital off the table. Thank you,

A handwritten signature in black ink, appearing to read "Scott Patterson", with a long horizontal line extending to the right from the end of the signature.

Scott Patterson  
Member of NIH Federal Credit Union