

**From:** [Amanda Grieves](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Risk-Based Capital Comment  
**Date:** Wednesday, February 04, 2015 12:31:02 PM

---

To: Regulatory Comments  
From: Amanda Grieves  
CU\*Answers, Inc

02/04/2015

Dear Mr. Poliquin:

We must stop the debate about the nuances of the rule and convince the NCUA, after outlining the substantial objections, that the modeling approach needs to be tested and tried in the examination process as a tool and then the results shared with the industry before suggesting that a model be embedded in a law.



Amanda Grieves  
CU\*Answers, Inc