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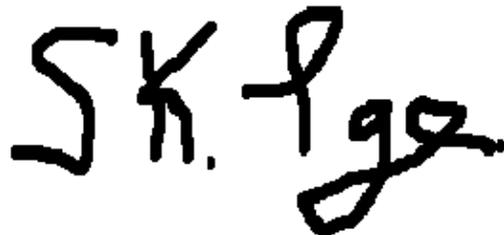
**From:** Scott Page <no-reply@cuanswers.com>  
**Sent:** Saturday, February 14, 2015 11:46 AM  
**To:** \_Regulatory Comments  
**Subject:** Risk-Based Capital Comment

To: Regulatory Comments  
From: Scott Page  
CU\*Answers

02/14/2015

Dear Mr. Poliquin:

For over 25 years, I have made my living by working for a cooperative firm owned by 125+ credit unions. I live and breathe the value of what it means to be a cooperative for all that we do in helping serve our credit union clients. As a 100% credit union owned cooperative, I listen closely every day to our client owners, and the passion they have for serving their members and helping improve their families lives. It is personal. It runs deep and is real... when CUs are engaged in a daily, hand-to-hand struggle to help folks improve their lives, to encourage their hopes, to educate their kids, and to find a way to stretch shrinking paychecks to the end of the month: then yes, I get angry by people, who I want to believe are trying to do a good job, but are sheltered from accountability and the hard realities of this desperate economic struggle, and who are recklessly and insensibly make our tasks unnecessarily more difficult. I truly believe that RBC needs to go.

A handwritten signature in black ink that reads "SK Page". The letters are stylized and cursive.

Scott Page  
CU\*Answers