

Regulatory Comments

From: Carol Rauschenbach <no-reply@cuanswers.com>
Sent: Wednesday, February 25, 2015 4:30 PM
To: _Regulatory Comments
Subject: Risk-Based Capital Comment

To: Regulatory Comments
From: Carol Rauschenbach
First Trust Credit Union

02/25/2015

Dear Mr. Poliquin:

Congress intended for the NCUA to develop rules around credit union complexity that would take into account the diversity of credit unions. An arbitrary asset cut-off point is contrary to the mission Congress provided to the NCUA, which is to take in account the special nature of my members' relationship with my credit union.

A handwritten signature in black ink, appearing to read 'Carol Rauschenbach', written in a cursive style.

Carol Rauschenbach
First Trust Credit Union