

## Regulatory Comments

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**From:** Brenda Brown <no-reply@cuanswers.com>  
**Sent:** Thursday, February 26, 2015 5:35 PM  
**To:** \_Regulatory Comments  
**Subject:** Risk-Based Capital Comment

To: Regulatory Comments  
From: Brenda Brown  
CU\*Answers

02/26/2015

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 "Brenda Brown". The signature is stylized and cursive, with a large initial "B" and a long, sweeping underline.

Brenda Brown  
CU\*Answers