

Regulatory Comments

From: Donald Ponzoso <no-reply@cuanswers.com>
Sent: Friday, February 27, 2015 2:46 PM
To: _Regulatory Comments
Subject: Risk-Based Capital Comment

To: Regulatory Comments
From: Donald Ponzoso
CU* Answers

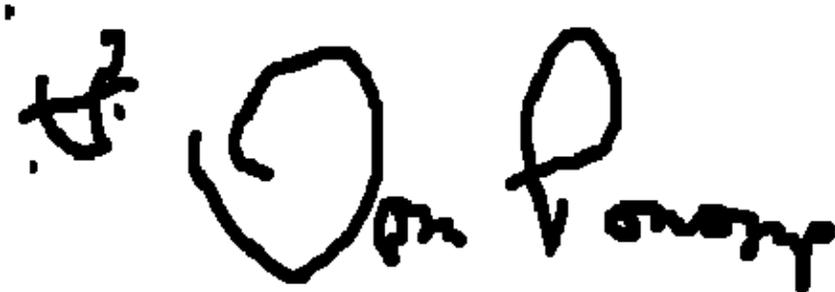
02/27/2015

Dear Mr. Poliquin:

Prior to the financial crash, my wife and I kept coming back to the same feeling of unease we had about our retirement investments and the market. We pulled our investments out of stocks and parked them in safe holdings just as the market crashed.

So the large financial institutions caused the melt down, get off basically with a slap on the wrist, and NCUA wants to punish credit unions for the problem by instituting RBC... I can't help but think this is a solution looking for a problem.

Risk is something that is all around us, so for my money, give me local boards and local control over a "one size fits all" approach.

A handwritten signature in black ink, appearing to read "Donald Ponzoso". The signature is stylized and somewhat cursive, with a large initial "D" and "P".

Donald Ponzoso
CU* Answers