

Regulatory Comments

From: Jake Dimich <no-reply@cuanswers.com>
Sent: Friday, February 27, 2015 3:08 PM
To: _Regulatory Comments
Subject: Risk-Based Capital Comment

To: Regulatory Comments
From: Jake Dimich
Xtend

02/27/2015

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.

A handwritten signature in black ink that reads "Jake Dimich". The signature is written in a cursive, slightly stylized font.

Jake Dimich
Xtend