

Regulatory Comments

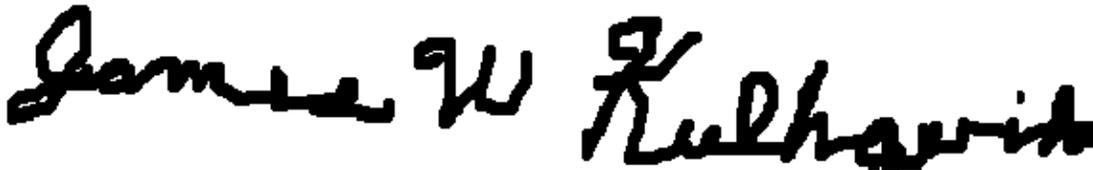
From: Jim Kulhawik <no-reply@cuanswers.com>
Sent: Friday, February 27, 2015 2:40 PM
To: _Regulatory Comments
Subject: Risk-Based Capital Comment

To: Regulatory Comments
From: Jim Kulhawik
CU*ANSWERS

02/27/2015

Dear Mr. Poliquin:

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 and incensed by silly people, sheltered from accountability and the hard realities of this desperate economic struggle who recklessly and insensibly make our tasks unnecessarily more difficult. RBC needs to go.

A handwritten signature in black ink that reads "James W. Kulhawik". The signature is written in a cursive, slightly slanted style.

Jim Kulhawik
CU*ANSWERS