

## **Regulatory Comments**

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**From:** Leah Volz <no-reply@cuanswers.com>  
**Sent:** Friday, February 27, 2015 2:23 PM  
**To:** \_Regulatory Comments  
**Subject:** Risk-Based Capital Comment

To: Regulatory Comments  
From: Leah Volz  
Xtend, Inc.

02/27/2015

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 credit unions.

Leah Volz  
Xtend, Inc.