

Regulatory Comments

From: Patrick Sickels <no-reply@cuanswers.com>
Sent: Friday, February 27, 2015 3:34 PM
To: _Regulatory Comments
Subject: Risk-Based Capital Comment

To: Regulatory Comments
From: Patrick Sickels
CU*Answers

02/27/2015

Dear Mr. Poliquin:

The NCUA would be best served by using RBC2 as guidelines rather than as a hammer to drive more credit unions out of business.

A handwritten signature in black ink that reads "Patrick Sickels". The signature is written in a cursive, somewhat stylized font. The first name "Patrick" is written in a more upright, blocky style, while "Sickels" is more fluid and cursive. The signature ends with a long, sweeping horizontal line that extends to the right.

Patrick Sickels
CU*Answers