

## Regulatory Comments

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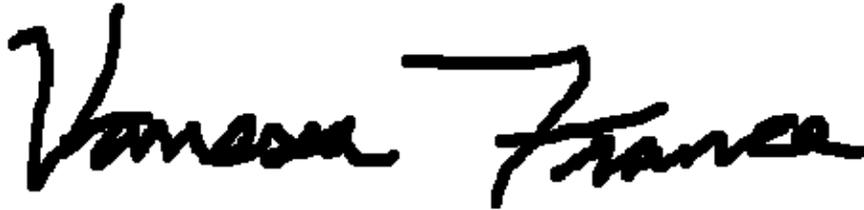
**From:** Vanessa France <no-reply@cuanswers.com>  
**Sent:** Friday, February 27, 2015 3:10 PM  
**To:** \_Regulatory Comments  
**Subject:** Risk-Based Capital Comment

To: Regulatory Comments  
From: Vanessa France  
CU\*Answers

02/27/2015

Dear Mr. Poliquin:

The NCUA and the credit union industry would both be served better if the formulas and risk weights within RBC were not given the force of law. Do not force my credit union to institute changes both potentially drastic and unwarranted in our balance sheet to meet these arbitrary weights.

A handwritten signature in black ink that reads "Vanessa France". The signature is written in a cursive, flowing style with a horizontal line extending from the top of the "F".

Vanessa France  
CU\*Answers