

## Regulatory Comments

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**From:** Angel McConer <no-reply@cuanswers.com>  
**Sent:** Friday, March 06, 2015 12:40 PM  
**To:** \_Regulatory Comments  
**Subject:** Risk-Based Capital Comment

To: Regulatory Comments  
From: Angel McConer  
CU\*Answers

03/06/2015

Dear Mr. Poliquin:

Our credit union board and management team are making numerous decisions about the composition of our balance sheet and capital adequacy based on the needs of our unique membership and local community. These factors do not just take into consideration the asset type, but include the reasons for our charter to begin with, corresponding funding from liabilities, and unique economic needs of the communities they serve. These thousands of local decisions are driven by diverse business priorities, pricing and growth objectives as well as responses to unique local needs.

A handwritten signature in black ink, appearing to read 'Angel McConer', written in a cursive style.

Angel McConer  
CU\*Answers