

Regulatory Comments

From: Jason Carlson <no-reply@cuanswers.com>
Sent: Tuesday, March 10, 2015 2:10 PM
To: _Regulatory Comments
Subject: Risk-Based Capital Comment

To: Regulatory Comments
From: Jason Carlson
Meritrust

03/10/2015

Dear Mr. Poliquin:

We must stop the debate about the nuances of the rule and convince the NCUA, after outlining the substantial objections, that the modeling approach needs to be tested and tried in the examination process as a tool and then the results shared with the industry before suggesting that a model be embedded in a law.

A handwritten signature in black ink that reads "Jason". The signature is stylized with a large, looped 'J' and a wavy line extending from the end of the word.

Jason Carlson
Meritrust