

Regulatory Comments

From: William Lawton <no-reply@cuanswers.com>
Sent: Tuesday, March 10, 2015 2:32 PM
To: _Regulatory Comments
Subject: Risk-Based Capital Comment

To: Regulatory Comments
From: William Lawton
Community Financial Credit Union

03/10/2015

Dear Mr. Poliquin:

Based on our industry's successful navigation of the last financial crisis, I believe our current system works well and with proper regulatory oversight, risk can be much more effectively managed using the exam process than any model like RBC.

Sincerely,
Bill Lawton

A handwritten signature in black ink, appearing to read "William Lawton". The signature is stylized and cursive, with a large, sweeping flourish at the end.

William Lawton
Community Financial Credit Union