

Regulatory Comments

From: Vic Pantea <no-reply@cuanswers.com>
Sent: Thursday, March 12, 2015 4:17 PM
To: _Regulatory Comments
Subject: Risk-Based Capital Comment

To: Regulatory Comments
From: Vic Pantea
Pantea Consulting

03/12/2015

Dear Mr. Poliquin:

This is an ill-timed regulation that has already been disproved in the international banking community, and discredited by FDIC and the Fed.

I also believe the legal opinion of Board Member McWatters and find it insulting that Chairman Matz spent \$150,000 of our capital to search for a legal opinion that ended up being a very weak endorsement of her misplaced position that this is some sort of magic bean.



Vic Pantea
Pantea Consulting