

**From:** [Lorie Morse](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Risk-Based Capital Comment  
**Date:** Monday, March 23, 2015 9:56:15 AM

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To: Regulatory Comments  
From: Lorie Morse  
CU\*Answers

03/23/2015

Dear Mr. Poliquin:

Congress intended for the NCUA to develop rules around credit union complexity that would take into account the diversity of credit unions. An arbitrary asset cut-off point is contrary to the mission Congress provided to the NCUA, which is to take in account the special nature of my members' relationship with my credit union.



Lorie Morse  
CU\*Answers