

From: [Jennifer Roberts](#)
To: [Regulatory Comments](#)
Subject: New Regulations
Date: Tuesday, March 31, 2015 4:29:27 PM

Good Afternoon,

My name is Jennifer Roberts, I am an employee of Wright-Patt Credit Union in Beavercreek, Ohio. I have been an employee here for 7 years. I am writing to you regarding the proposed NCUA rules on risk-based capital. I do not agree that this proposal acts in the best interest for credit unions. At Wright-Patt Credit Union, we work to act in the best interest of our Members. By passing your rules, you will impact our ability to do what is right for our Members and cause changes in how our Board and Management make decisions. I do not believe that the new rule provides any benefit over the current capital rules we've been under.

I am concerned that the NCUA rule is too similar to the capital rules used for for-profit-banks. Credit unions are not-for-profit-banks, and should not be regulated the same. As an organization, we are not a bank, we work to take care of our Members, not investors.

We have served our community successfully for many years, but are given new rules each year to comply with. This one will hinder us from being able to serve our community in the capacity we need to. Please do not implement it.

Thank you,

Jennifer Roberts
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