

**From:** [Kristine Younce](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Risk Based Rule...  
**Date:** Tuesday, March 31, 2015 4:21:12 PM

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Dear NCUA,

I am an employee of Wright-Patt Credit Union in Beavercreek, OH. I have worked for WPCU for over 12 years. In that 12 years I have found that we make good decisions for our members, whether they are borrowing money or saving money. Do to my belief in Wright-Patt Credit Union, I choose to do all of my own personal business with this credit union and tell all of my friends, family, and neighbors what a great financial institution it is.

I decided to write an email to ask NCUA not to implement the proposed rule on risk-based capital. I think that this proposed rule will hinder how our board and management make decisions and we will not be able to "help people though life" as we always have. This is our mission statement. "We help people though life." Please allow WPCU to continue to do this by not implementing the risk-based capital rule. We have so many rules and regulations that we must follow. They are ever changing and far reaching. I really do not think that this rule would be beneficial to WPCU or any other credit union for that matter.

Best Regards!

Kristine Younce  
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