

**From:** [Kevin Heal](#)  
**To:** [Regulatory Comments](#)  
**Subject:** RBC 2.0  
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I am a member of Affinity Federal Credit Union and I am opposed to the new version of the Risk -based Capital Regulation. This one size fits all catagorization has not worked in the past nor will it work effectively in the future. It will add numerous costs and time that my credit union would be better served focusing their efforts on running the credit union that best suits its members rather than running it to a jack-in-the-box model that may not be in the best interests to their members.

Thank you

Kevin Heal

Sent from my iPad