

From: [Mary Cathcart](#)
To: [Regulatory Comments](#)
Subject: New ruling for set levels of Capital on every Asset
Date: Monday, April 06, 2015 9:30:39 AM

[This message was sent securely using ZixCorp.](#)

Good morning,

I am an employee of Wright-Patt Credit Union, Inc., in Beavercreek, Ohio. I have been an employee here for 3 years.

I am writing to ask that NCUA not implement its proposed rule on risk-based capital. I don't think this proposal is good for credit unions. Wright-Patt Credit Union has always been very strong and has made good decisions for members. I think the new risk based capital rule will change the way our Board and Management make decisions on how best to serve members and don't believe the new rule provides any benefit over the current capital rules we've operated under for many years.

I am also concerned that the NCUA rule is very much like capital rules used for for-profit banks. Credit unions are clearly not for-profit banks, and should not be regulated the same as banks.

We have done a great job serving members for a long time, yet we are given more and more rules every year. This one, the risk-based capital rule, just isn't necessary. Please don't implement it.

Respectfully,
Mary Cathcart
Wright-Patt Credit Union, Inc.

Unless otherwise indicated or obvious from the nature of this transmission, the information contained in this message is privileged and confidential, intended for the use of the intended recipient named above. If the reader is not the intended recipient, you are hereby notified that any dissemination, distribution or copying of this message is prohibited. If you have received this transmission in error, please immediately notify the original sender by return e-mail and delete this message, along with any attachments from your computer.

This message was secured by [ZixCorp](#)^(R).