

## Regulatory Comments

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**From:** Becky Jergenson <no-reply@cuanswers.com>  
**Sent:** Wednesday, April 08, 2015 1:03 PM  
**To:** \_Regulatory Comments  
**Subject:** Risk-Based Capital Comment

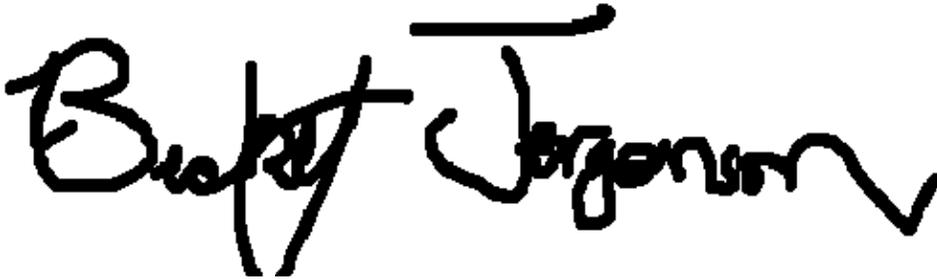
To: Regulatory Comments  
From: Becky Jergenson  
Community Credit Union

04/08/2015

Dear Mr. Poliquin:

I am an employee and member of a credit union and I am opposed to the revised Risk-Based Capital regulation. If your goal is to protect the NCUSIF, why implement a rule that will make it harder for credit unions to provide high quality services and rates to their owners? In the last ten years, fraud has caused 41% of failures. Turn your attentions to what matters, don't harm the vast majority of credit unions that have been operating the right way for years.

Thank you, Becky Jergenson

A handwritten signature in black ink that reads "Becky Jergenson". The signature is written in a cursive, flowing style with a horizontal line above the "J".

Becky Jergenson  
Community Credit Union