

# State Employees' Credit Union

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*Administrative Offices*

December 31, 2013

Mr. Gerard Poliquin  
Secretary of the Board  
National Credit Union Administration  
1775 Duke Street  
Alexandria, VA 22314-3428

SENT VIA E-MAIL: [Regcomments@ncua.gov](mailto:Regcomments@ncua.gov)

**SUBJECT: Proposed Regulation 12 CFR Part 702  
Capital Planning and Stress Testing**

Dear Mr. Poliquin:

In the interest of brevity and succinctness...

# OMG!

Needs work. Happy New Year!

Sincerely,



James C. Blaine  
President

JCB/ji