

From: [Jimmy Goodrum](#)
To: [Regulatory Comments](#)
Subject: Risk based capital regulation
Date: Monday, March 17, 2014 7:16:29 PM

Please accept this email from a credit union member who does not understand why you are considering punishing me and my co-members with higher capital requirements than banks have to put aside. Credit unions have proven that they do not deserve these higher reserve requirements. Please don't force my credit union to close!!!!

I NEED MY CREDIT UNION!!

Sent from my iPhone