

From: willedit88@gmail.com on behalf of [Michelle Willits](#)
To: [Regulatory Comments](#)
Subject: Risk-based capital=excessive capital tax on credit unions
Date: Tuesday, March 18, 2014 9:25:21 AM

Dear NCUA,

Why, as a credit union member, will I have to pay a higher capital tax for a mortgage than a bank borrower?

Why is the regulator proposing an excessive capital tax on credit union member business borrowers, which will kill jobs and hurt economic growth, when we know that if we can get the MBL cap increased through Congress, good things will happen for business owners and the economy?

Credit union member
Michelle Willits
Madison, Wis.