

Jordan, Sheron Y

From: ken@bryanthouse.com
Sent: Monday, March 17, 2014 10:31 AM
To: _Regulatory Comments
Subject: NCUA Risk-Based Capital Proposed Reg

What are you doing? The Credit Unions are a great asset to this country, and you are trying to kill them, especially the little ones.

As a consumer in the process of purchasing my retirement home and taking out a mortgage from a credit union, do you really expect me to hunt around to find a CU where MY mortgage isn't going to affect the capital requirements?

Nope, I'll go to the bank. If everyone does this, what will you have left to regulate?????

Jordan, Sheron Y

From: ken@bryanhouse.com
Sent: Wednesday, March 19, 2014 10:27 AM
To: _Regulatory Comments
Subject: Proposed NCUA Capital Requirements

WHAT ARE YOUT THINKING?????? How is this helping the CREDIT UNION industry????? Are you mad????? How does this add to the safety and soundness????? Are you some sort of sadists?????

How about working to help the credit unions instead of figuring out how to put them out of business???????

Your Proposed Capital Required

	Bank	CU
1) Gov't Agencies & State/Local		
General Obligation bonds:		
* < 1 yr. term:	20%	20%
* > 1 yr. < 3yr. term:	20%	50%
* > 3 yr. < 5 yr. term:	20%	75%
* > 5 yr. < 10 yr. term:	20%	150%
* > 10 yr. term:	20%	! 200% (10 times the requirements for the bank across the street!!!!)
2) State/Local Revenue bonds:		
* < 1 yr. term:	50%	20%
* > 1 yr. < 3 yr. term:	50%	50%
* > 3 yr. < 5 yr. term:	50%	75%

* > 5 yr. < 10 yr. term: 50% 150%

* > 10 yr. term: 50% 200%

Jordan, Sheron Y

From: ken@bryanthouse.com
Sent: Wednesday, March 26, 2014 11:21 AM
To: _Regulatory Comments
Subject: WHAT ARE YOU DOING????

Why are you creating rules that do everything they can to punish credit unions.

Take Delinquent Loans, for example. Why do you force CUs to consider loans over 60 days delinquent, when the neighborhood bank across the street computes at 90 days? You are making the CUs look less secure than the banks, while at the same time tying up additional reserve funds that could be used to grow the CU.

Aren't you supposed to be assisting the CU community to succeed? But no, you are pulling ways out of the air to penalize them, increase the costs to the members, pull down their reputation, and, oh yes, increase the funds going into Duke St that have no accountability.

Who's side are you on?

How about bringing some common sense into play for a change?