

From: [Joan M](#)
To: [Regulatory Comments](#)
Subject: NCUA's Risk-Based Capital Requirements
Date: Wednesday, March 19, 2014 6:04:32 PM

Dear Mr. Poliquin:

I have been a credit union member since the early 1990's. My experience at my local branch was so positive that in 1999, I left my position as a lecturer in the English Dept. at NC State to work for my credit union. I'm still a huge fan, as a member and as an employee.

I believe that NCUA's revised risk-based capital requirements will damage and perhaps even mortally wound the credit union movement. Why should credit unions have more onerous capital requirements than banks?

I look forward to hearing your explanation.

Sincerely,

Joan McCool
417 Ann St.
Cary, NC 27511
919-606-3865