

Jordan, Sheron Y

From: GRAY, JOHN <John.Gray@ncsecu.org>
Sent: Friday, March 21, 2014 4:46 PM
To: _Regulatory Comments
Subject: Credit Union Regulation

"How did NCUA "*come up with*" the much higher risk weightings required on conservative CU investments? Why are the NCUA capital requirements "*more robust*" than those for institutions regulated by the OCC, FDIC, or the FED?"

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From: GRAY, JOHN <John.Gray@ncsecu.org>
Sent: Friday, March 21, 2014 4:41 PM
To: _Regulatory Comments
Subject: Credit Union Regulation?

"Why will a credit union borrower be required to pay a higher capital tax, than a bank borrower?"

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From: GRAY, JOHN <John.Gray@ncsecu.org>
Sent: Friday, March 21, 2014 4:44 PM
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"Why is NCUA proposing an excessive capital tax on CU member business borrowers, which will kill jobs and hurt economic growth?"

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