

**From:** [Doug Shartzter](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Doug Shartzter - Comments on Proposed Rule: PCA-- Risk-Based Capital  
**Date:** Monday, April 07, 2014 9:56:15 PM

---

To whom it may concern:

After hearing of your proposed rules regarding credit unions and risk based capital, I felt the need to send in a comment.

I am concerned the proposed rules will be damaging to credit unions and their members. The additional capital required by a credit union will increase the cost of a loan for a member and decrease their rate of return on their deposits. Additionally, when comparing the proposed capital requirements to capital requirements of banks, it appears that credit unions will be at a competitive disadvantage.

This is a shame! Please don't unnecessarily burden credit unions and their members with additional costs, particularly when our country and citizens are still recovering from a recession. Handicapping credit unions with costly regulations will stifle competition and increase the cost of borrowing money, which will hurt the economy.

Additionally, borrowers should have as many viable lending options available. I fear that some credit unions may not be able to survive the increase in capital requirements, which will limit the number of available lending institutions and options for borrowers.

Please reconsider these proposed changes. My credit union provides enormous benefits for my community, employs thousands of people, and provides lending opportunities for some that would not have an opportunity elsewhere. It would be tragic to see my credit union, its members, and all the communities it serves damaged by this proposed rule.

Thanks for your consideration.

Doug Shartzter