

From: [Pete Weller](#)
To: [Regulatory Comments](#)
Subject: NCUA Risk-Based Capital Proposed Reg
Date: Thursday, May 01, 2014 7:32:24 PM

To NCUA Board,

Credit Unions need to be given the ability to continue to serve our country through the cooperative model that has been in place for generations. This regulation could irreparably harm that approach by changing our focus to what is best for the credit union instead of what is best for the member.

Consider recent history...therein contain reasons the FDIC is moving away from RBC to a simple leverage ratio. Remember...the credit union system failures were miniscule compared to the banking system.

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