

**From:** [Debra McConnell](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Prompt Corrective Action Risk-Based Capital Comment Letter  
**Date:** Monday, May 12, 2014 12:21:36 PM

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Dear Secretary of the Board Poliquin,

I am writing on behalf of Alhambra Credit Union. We have over 4,000 members and \$20 million in assets. Alhambra Credit Union appreciates the opportunity to provide comments to the National Credit Union Administration (NCUA) on its proposed rule, Prompt Corrective Action - Risk-Based Capital.

How would your credit union be affected by the proposal? Alhambra Credit Union is under \$50 million in assets, but should this pass I am concerned that this will trickle down to smaller asset size credit unions, which will harm the future of credit unions.

Do you agree this new proposal is necessary? No.

Do you agree NCUA should be able to impose higher capital requirements on credit unions on a case by case basis? No

Do you have other concerns with the proposal? Credit unions have a higher capital requirement than banks. There is no need to impose more requirements.

Summary of your position:

Alhambra Credit Union has been helping credit union members for over 58 years. The more regulation that is imposed on credit unions (large and small) will only cause more fees for members. Credit union members are the everyday consumer who are the owners of credit unions and ultimately pay the price.

Thank you for the opportunity to comment on this proposed rule and for considering our views on risk based capital requirements.

Sincerely,

Debra McConnell  
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