

May 14, 2014

Gerald Polinquin
Secretary of the Board
National Credit Union Administration
1775 Duke Street
Alexandria, VA 23314

Dear Secretary Polinquin:

My name is Charlotte Leasure, and I am a resident of the State of Ohio. I have been a member of Day Air Credit Union, located in Kettering, OH, for forty (40) years and an associate at Day Air for 20 years. Currently, I am the Administrative Assistant for the Credit Union.

I respectfully request that NCUA withdraws the PCA risk-based capital proposal. The regulations that are being addressed in the PCA risk-based capital proposal are really not needed. In reading some of the proposed changes within the proposal, I can only imagine how very harmful it would be to the membership of a credit union. These proposed changes would have a credit union taking on the framework of a bank!

Day Air Credit Union cares about its' members financial well-being. The associates, who play an important part in serving the members of the credit union, feel the same – our members' financial well-being is imperative. As we perform the daily functions that are necessary during the course of the day, we are ensuring that the mission of the credit union is maintained. That's the way it should be.

Thank you for your time and consideration.

Sincerely,

Charlotte Leasure
4295 Willow Run Dr.
Beavercreek, OH 45430