

From: [Anna Salinas](#)
To: [Regulatory Comments](#); syashewski@cornerstoneleague.coop
Cc: [Albert Barajas](#)
Subject: NCUA's proposal on PCA – Risk-Based Capital
Date: Friday, May 16, 2014 9:45:50 AM
Attachments: [image001.png](#)

Mr. Gerard Poliquin
Secretary of the Board
National Credit Union Administration
1775 Duke Street
Alexandria, VA 22314-3428

Sent via E-mail to: regcomments@ncua.gov

Re: Comments on Proposed Rule: PCA – Risk-Based Capital

Dear Mr. Poliquin:

I am writing to you as an employee of Security First Credit Union regarding the NCUA's proposal on PCA – Risk-Based Capital. Security First Credit Union is based in Edinburg, Texas and serves over 55,000 members. I appreciate the opportunity to comment on this very important issue.

As someone who enjoys employment through a credit union, I see and hear from members every day that share stories of how their credit union has helped them achieve their financial goals. Every day I see how members benefit first hand as the result of our credit union being able to serve them. I firmly believe that credit unions are a great asset to this country and unfair and unsound requirements like this would only unjustly burden our ability to help meet our members needs and develop the community's around us. I believe that is unfair for the NCUA to set capital requirements differently for credit unions than the FDIC sets for banks, specifically regarding an increased requirement for longer-term government-backed security's. Furthermore, more time would be needed so as to phase in such a rule.

The NCUA has not justified the need for this rule adequately given the immense burden this would put on the very parties it is meant to protect and govern. I implore you to reconsider, and thank you for your time.

Thank you,

Anna Marie Salinas
Assistant Accounting Manager
Office 956-661-4000 Ext. 1267

SecurityFirst
CREDIT UNION

NOTICE: This e-mail is intended solely for the use of the individual to whom it is addressed and may contain information that is privileged, confidential or otherwise exempt from disclosure. If the reader of this e-mail is not the intended recipient or the employee or agent responsible for delivering the message to the intended recipient, you are hereby notified that any dissemination, distribution, or copying of this communication is strictly prohibited. If you have received this communication in error, please immediately notify us by replying to the original message at the listed email address.