

From: [Christine Rockweit](#)
To: [Regulatory Comments](#)
Subject: Prompt Corrective Action Risk-Based Capital Comment Letter
Date: Friday, May 16, 2014 2:20:06 PM

Dear Secretary of the Board Poliquin,

I am writing on behalf of Fond du Lac Credit Union, which serves anyone who lives or works in Fond du Lac and Dodge County. We have 7700] Members and \$52M in assets. Fond du Lac 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.

Fond du Lac Credit Union offers very basic loan products at this time, but moving forward, as we continue to grow, we need to consider additional services to continue to serve our members. We are interested in offering construction loans. This is a higher risk loan, which would affect our Capital ratio. We are very conservative, yet additional risk factors can easily affect any Capital ratio.

I do agree NCUA should be able to impose higher capital requirements on credit unions on a case by case basis, but not all. We shouldn't all have to pay for a few that make bad choices.

I do agree with the ncuA having the ability to restrict dividend payments. We are in the process of a small credit union merging into ours. If they would have lowered their dividend rate a long time ago, they may not be in the situation they are in.

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

Sincerely,

Christine Rockweit
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