

From: [Maribel Barrientos](#)
To: [Regulatory Comments](#)
Cc: [Albert Barajas](#); syashewski@cornerstoneleague.coop
Subject: Comments on Proposed Rule: PCA – Risk-Based Capital
Date: Friday, May 16, 2014 9:04:32 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 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, every day I see and hear members share stories of how their credit union has helped them achieve their financial goals. I see how members benefit first hand as the result of our credit union being able to serve them. I firmly believe credit unions are a great asset to this country and unfair and unsound requirements like this would unjustly burden our ability to help meet our members needs and develop the community's around us. I believe it 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 for the opportunity to express my concerns and for your attention to this matter. It is greatly appreciated.

Respectfully,
Maribel Barrientos
Call Center Manager
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