

**From:** [Dee Schriener](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Prompt Corrective Action Risk-Based Capital Comment Letter  
**Date:** Tuesday, May 20, 2014 6:20:51 PM

---

Dear Secretary of the Board Poliquin,

I am writing on behalf of Kearney Federal Credit Union, which serves a rural district. We have 5,585 Members and \$36.4 in assets. Kearney Federal 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.

We are currently under \$50 million, but with our growth rate we will soon be at the \$50 million in assets. Based on the information we have been given this proposal seems unwarranted.

This will expose hundreds of small credit unions to the proposal's unreasonable risk weighting system and defective interest rate risk scheme, while it will seriously inhibit their growth, vitality and viability.

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

Sincerely,

Dee Schriener  
2915 2nd Ave  
Kearney, NE 68847