

From: [Jan Henson](#)
To: [Regulatory Comments](#)
Subject: Prompt Corrective Action Risk-Based Capital Comment Letter
Date: Wednesday, May 21, 2014 11:51:00 AM

Dear Secretary of the Board Poliquin,

I am writing on behalf of Bothwell Hospital Employees Credit Union, which serves those in the healthcare industry. We have over 800 Members and 2.3 million dollars in assets. Bothwell Hospital Employees 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.

I do not you agree this new proposal is necessary due to the significant negative impact it would have on small credit unions like ours.

Let me be perfectly clear. As leaders of small credit unions, we support the idea of risk-based capital. That's because we don't like one-size fits all regulation and definitely don't like to be paying for the sins of those who take on too much risk. On the other hand, particularly in the absence of more comprehensive reform (including lower leverage ratios and access to alternative capital), we do not support the proposal and think it should be withdrawn.

I serve as chairperson of the Board, a volunteer position. I appreciate the opportunity to comment on this proposed rule and thank you for considering our views on risk based capital requirements.

Sincerely,

Janice F. Henson
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Sedalia, MO 65301