

From: [Tina Torres](#)
To: [Regulatory Comments](#)
Subject: Prompt Corrective Action Risk-Based Capital Comment Letter
Date: Tuesday, May 20, 2014 10:40:52 PM

Dear Secretary of the Board Poliquin,

I am writing on behalf of Limoneira Federal Credit Union, which serves Agriculture employees. We have 680 Members and 4,933,758.18 in assets. Limoneira 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 would be affected by not having sufficient net worth and would fall below well capitalized.

Summary of your position:

The new proposal would have a bad effect on our small credit union.

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

Sincerely,

Tina Torres
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