

From: [Merry Said, L](#)
To: [Regulatory Comments](#)
Subject: Prompt Corrective Action Risk-Based Capital Comment Letter
Date: Wednesday, May 21, 2014 12:00:08 PM

Dear Secretary of the Board Poliquin,

I am writing on behalf of Eagle Federal Credit Union, which serves [Kansas, Missouri, Nebraska, Iowa. We have 489 Members and under \$2 million in assets. Eagle 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.

How would your credit union be affected by the proposal? It would not be feasible for our small credit union.

Do you agree this new proposal is necessary? No, this would not help our small credit union.

Do you agree NCUA should be able to impose higher capital requirements on credit unions on a case by case basis?

Do you agree with the risk weightings for:

- MBLs
- Mortgage Loans
- Longer-term investments
- Consumer loans
- CUSOs Investments and Loans
- Others (Please identify)

No.

Should the NCSUIF deposit be excluded from the calculation of RBC ratios? Yes

I feel this proposal would hinder all the smaller credit unions in their RBC programs.

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

Sincerely,

Merry Lee Said, Treasurer
525 Commercial St
Atchison, KS 66002