

From: [Amy Cundiff](#)
To: [Regulatory Comments](#)
Subject: Prompt Corrective Action Risk-Based Capital Comment Letter
Date: Thursday, May 22, 2014 10:20:52 AM

Dear Secretary of the Board Poliquin,

I am writing on behalf of Suwannee River Federal Credit Union which serves Suwannee and Hamilton Counties Florida underserved areas and SEG groups in Lafayette and Dixies Counties Florida. We have 2767 Members and approximately 15 million in assets. Suwannee River 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.

I am concerned as a smaller sized Credit Union that the impact of this ruling may cause weakening in our financial standing and negatively impact our ratios and ability to continue providing quality service to our members.

I feel more time and examination should be put in to this decision prior to approval. Consideration should be made of Credit Union's asset size and adjusted accordingly.

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

Sincerely,

Amy Cundiff
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Live Oak, FL 32064