

From: [Gary Litrenta](#)
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 Brokaw Credit Union, which serves Central Wisconsin including Marathon County. We have over 7,000 Members and \$47 Million in assets. Brokaw 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.

This proposal would hurt the Credit Union with vague language on how their capitalization would be calculated. I do not agree with this proposal!

All Credit Unions should follow the same guidelines, not a case by case basis.

All Balance Sheet numbers should be included in the calculation, we should not exclude anything.

Credit Union's should be able to provide dividends base on their ability to pay them, and not restrict them as the proposal suggests.

Please do not let this proposal pass!

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

Sincerely,

Gary Litrenta
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