

From: [Janice Welch](#)
To: [Regulatory Comments](#)
Subject: Prompt Corrective Action Risk-Based Capital Comment Letter
Date: Thursday, May 22, 2014 5:50:51 PM

Dear Secretary of the Board Poliquin,

I am writing on behalf of Kimberly Clark Credit Union which serves Kimberly-Clark Corporation. We have 11,254 Members and \$105,287,112 in assets. Kimberly Clark 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.

As it stands right now, we are highly capitalized and have been for years. We have worked hard to maintain this position. Kimberly Clark Credit Union supports the overall objective of ensuring that individual credit unions are well-capitalized and recognizes that currently the majority of all credit unions are either well capitalized or adequately capitalized. From what I have read this proposal is over reaching and unnecessary. Now is NOT the time for even more unnecessary regulatory burden that would further restrict the abilities of our credit union to grow and add market share. I am not convinced that this proposal is even necessary.

Please give this proposal serious consideration before imposing unnecessary burdens on credit unions that are doing what they should be doing, which is serving our membership in a safe and sound manner.

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

Sincerely,

Janice W. Welch
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Munford, TN 38058