

**From:** [Jonathan Crane](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Risk Based Capital  
**Date:** Friday, May 23, 2014 8:09:20 AM

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NCUA:

I would like to know your reasoning regarding the more conservative policies following risk based capital requirements on credit unions versus banks. Credit unions have performed better following the economic downturn, and most credit unions operate using safe and sound policies that protect their members. Please provide clarification to your reasoning in making the risk based capital requirements more restrictive for credit unions.

Respectfully Submitted,  
Jonathan Crane