

**From:** [James Schroeder](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Prompt Corrective Action Risk-Based Capital Comment Letter  
**Date:** Friday, May 23, 2014 10:20:07 AM

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Dear Secretary of the Board Poliquin,

I am writing on behalf of Dubois Pike FCU which serves 2000 members and has \$24 million in assets. Dubois Pike FCU appreciates the opportunity to provide comments to the National Credit Union Administration (NCUA) on its proposed rule, Prompt Corrective Action - Risk-Based Capital.

Although we are under \$50 million in assets, this rule could effect us down the road.

Credit unions in general and our credit union have weathered tough economic times but have come through and look forward to asset growth in the years ahead. We believe that the risk weighting is unfair and could restrict our future growth.

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

Sincerely,

James Schroeder  
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