

**From:** [Michael Woods](#)  
**To:** [Regulatory Comments](#)  
**Cc:** [Dan StHilaire](#); [Gary Rowe](#); [Nathan Hunter](#)  
**Subject:** RE: Northern FCU Comment Letter to Risk Based Capital Proposal  
**Date:** Friday, May 23, 2014 3:34:23 PM  
**Importance:** High

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Mr. Gerard Poliquin, Secretary of the Board  
National Credit Union Administration  
1775 Duke Street  
Alexandria, Virginia 22314-3428

Mr. Poliquin:

Attached is Northern Federal Credit Union's Comment Letter to the Proposed Risk Based Capital Rule.

Thank you for the opportunity to send our comments to the NCUA on this proposal.

We welcome the chance to give our input on this important proposed rule.

Our hopes are that the Board will consider our comments and the comments of all other interested parties to inform your decisions.

Thank you.

The Board of Directors, Management and Staff, and Members  
Northern Federal Credit Union  
Charter #: 10578  
120 Factory Street  
Watertown, NY 13601  
315-782-0155