

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

Dear Secretary of the Board Poliquin,

I am writing on behalf of the Urbana Postal Credit Union, which serves both current and retired employees of the U. S. Postal Service in Urbana Illinois as well as their families. We have 350 Members and 1.043 million dollars in assets. The Urbana Postal 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.

Although our Credit Union would not currently be adversely affected by this current action, our concern is what levels may be established in the future.

We do not agree that this new proposal is necessary, however, if this proposal is to be enacted, Credit Unions should be allowed ample time to plan and prepare for this change. Our opinion would be no sooner than 5 years for implementation.

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

Sincerely,

Randall Matthews
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