

**From:** [Wisconsin Latvian Credit Union](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Risk-Based Capital proposal  
**Date:** Tuesday, May 27, 2014 4:10:31 PM

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Hello,

I am writing to you on behalf of the members of the Wisconsin Latvian Credit Union, a \$2.5 M credit union in Milwaukee, Wisconsin.

While I do understand that you are trying to ensure the soundness of insured credit unions, I believe that this proposal is damaging to credit unions and will curtail future member services. The unnecessary compliance and financial burden is enough to drive credit unions away from mortgage and member business lending. And for what reason? To increase fees and loan rates for our members? Credit unions serve MEMBERS - we are NOT for profit. Please let us do our business, the business of members helping members.

Sincerely,  
Sandra Mednis  
Treasurer  
Wisconsin Latvian Credit Union