

From: [Gary Parker](#)
To: [Regulatory Comments](#)
Subject: Prompt Corrective Action - Risk Based Capital Comment Letter
Date: Thursday, May 29, 2014 12:00:48 AM

I am writing on behalf of 1st University Credit Union, which serves the Baylor University family. We have 2100 Members and twelve and a half million in assets. Thank you for the opportunity to provide comments to the National Credit Union Administration on its proposed rule, Prompt Corrective Action - Risk-Based Capital.

We will be affected by this proposed rule due to the additional reporting and the required compliance that comes with the rules.

Eight years ago regulators were concerned about credit unions that were "to big to fail". Eight years later we are managing the compliance demands imposed on us. These proposed rules and the compliance demands they will impose will create additional work and expense. I ask that you consider allowing more time for comments and consider higher capital requirements on a case by case basis.

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

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