

From: [KAREN HARDY](#)
To: [Regulatory Comments](#)
Subject: Prompt Corrective Action Risk-Based Capital Comment Letter
Date: Wednesday, May 28, 2014 1:30:08 PM

Dear Secretary of the Board Poliquin,

I am writing on behalf of Integrity Federal Credit Union, which serves anyone who lives, works or worships in Summit County, Ohio. We have 5277 Members and 40M in assets. Integrity Federal 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.

Currently we are under the 50M in assets but this will affect us in the near future and our decisions in Strategic Planning. I am also concerned that NCUA will be taking the lead and steering our Credit Union forward instead of the Board of Directors. The Credit Union will have to focus on managing 'capital at risk' instead of servicing our members and community which is The Credit Union Way!

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

Sincerely,

KAREN HARDY
971 Wooster Rd W
Barberton, OH 44203