

From: [Pam Brown Graff](#)
To: [Regulatory Comments](#)
Subject: MED5 FCU Comments of Proposed Rule - Risk-Based Capital
Date: Wednesday, May 28, 2014 1:35:37 PM

Mr. Gerard Poliquin
Secretary of the Board
National Credit Union Administration

MED5 Federal Credit Union
Charter #17224

Dear Secretary Poliquin;

On behalf of MED5 Federal Credit Union, I would like to thank you for the opportunity to briefly comment on the proposed Risk Based Capital Requirements. MED5 FCU is currently a \$52 million dollar credit union located in Rapid City SD. Our credit union has worked diligently and strategically to grow our net worth on a day to day basis and this newly proposed capital requirement would negatively impact the day- to-day operations of our credit union.

While MED5 FCU is not a complex credit union, we are experiencing a huge increase in membership and loan growth; if this new capital requirement goes into place, we feel it would not only hinder this positive growth, it would change how we would/could continue to prosper into the future.

Respectfully MED5 FCU would ask the NCUA to carefully review this proposed regulation, and either eliminate it or modify it; as to not add additional and unrealistic burdens on small credit union's such as MED5 FCU.

Again I thank you for the opportunity to comment and look forward to a positive outcome for credit union's of all sizes.

Respectfully;

Pamela Brown-Graff
President – CEO
MED5 Federal Credit Union