

From: [lsweet](#)
To: [Regulatory Comments](#)
Subject: Proposed Risk Based Capital
Date: Wednesday, May 28, 2014 12:45:03 PM

National Credit Union Administration

May 28, 2014

Regarding Proposed Risk Based Capital Rule:

Chairman Matz,

My credit union is one that could be severely affected by your Risk Based Capital Rule if it is finalized on its face. My credit union is \$56 million in assets and has struggled throughout the economic crisis. Although we have in place strategic plans to mitigate risk in the area of lending and investments, it is quite a blow to find that all our efforts are dismissed by NCUA. It appears within your proposed rule, many of management's and Board of Director's decisions will be made by the rule.

This goes against how and why credit unions originally were formed by Congress. Of course safety and soundness is a major factor, however our members matter as well. If you take away our ability to serve the member, you take away the need for safety and soundness. This is where, too much of a good thing becomes bad.

I ask you to eliminate the proposed rule and allow credit unions to move forward through the crisis and thrive.

Thank you for the opportunity to voice my concerns.

Linda Sweet
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