

May 27, 2014

Mr. Gerard Poliquin
Secretary of the Board
National Credit Union Administration
1775 Duke Street
Alexandria Va 22314-3428

RE: PCA-Risk-Based Capital

Dear Mr. Poliquin:

I am writing on behalf of PrairieLand Federal Credit Union which serves the residents and employees of McLean County in Bloomington/Normal, Illinois. We have 7071 members and \$60 million in assets.

In looking at the proposal, it does not look like PFCU would be affected at this time.

But, I strongly disagree with NCUA (examiners) being able to impose higher capital requirements on credit unions on a case-by-case basis.

I do not want PFCU, or any other credit unions, to be put in the position of having to raise fees or interest rates to their members to increase capital.

Furthermore, the regulatory burden is becoming increasingly difficult to manage for small and midsize credit unions. I would like NCUA to work on decreasing the burden not increasing it.

Thank you for allowing me to comment.

Sincerely,



Barbara Michael
CEO