

Regulatory Comments

From: Leo Vaulin <no-reply@cuanswers.com>
Sent: Friday, April 10, 2015 3:32 PM
To: _Regulatory Comments
Subject: Risk-Based Capital Comment

To: Regulatory Comments
From: Leo Vaulin
CU*SOUTH

04/10/2015

Dear Mr. Poliquin:

I am a member of Tri-Rivers FCU and Jefferson CU, and an employee of a Credit Union Service Organization - CU*SOUTH. I agree with J. Mark McWatters in his opposition to the revised Risk-Based Capital regulation. RBC will simply add expensive bureaucracy and regulatory burden on my credit unions, with no clear proof that risk will be reduced. Instead, it will hamper their ability to serve my needs, and the needs of my fellow member-owners.

Don't hurt my credit union-take Risk-Based Capital off the table.

Thank you,
- Leo P Vaulin

A handwritten signature in black ink, appearing to read 'Leo P. Vaulin'. The signature is stylized and somewhat cursive, with a large loop at the beginning and a vertical line extending downwards from the end.

Leo Vaulin
CU*SOUTH