

## Regulatory Comments

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**From:** Connie Shaw-Traxler <no-reply@cuanswers.com>  
**Sent:** Saturday, April 11, 2015 9:51 AM  
**To:** \_Regulatory Comments  
**Subject:** Risk-Based Capital Comment

To: Regulatory Comments  
From: Connie Shaw-Traxler  
Rogue River Community Credit Union

04/11/2015

Dear Mr. Poliquin:

I am an employee and member of my Credit Union, serving the same institution for 37 years. I am vehemently opposed to the RBC as it goes against everything we are here for. Serving members, maintaining productive healthy Credit Unions and most of all the NCUA creating or attempting to create a control over the Credit Union Movement as a whole. I cannot imagine that no one has actually looked and considered the ramifications of the Risk-Based Capital for so many Credit Unions that are managed effectively and now to consider imposing more control.

This is NOTHING short of attempting to infringe control, ruin our ability to serve our members in cost effective manner and add one more requirement undermine the current management of all credit unions and eventually have us all operate under the control of the NCUA. This proposed regulation is not an effective regulation and will surely in the end damage those we are here to serve, our members. Please remove Risk-Based Capital from your plan. We don't need it.

A handwritten signature in black ink that reads "Connie Shaw-Traxler, CEO". The signature is written in a cursive, somewhat stylized font.

Connie Shaw-Traxler  
Rogue River Community Credit Union