

From: [Joe Hasto](#)
To: [Regulatory Comments](#)
Subject: Risk Based Capital Rule
Date: Monday, April 13, 2015 1:45:06 PM

Dear NCUA,

The new RBC rule provides regulators with broad discretionary power to impose sanctions on credit unions with no provision for independent review or appeal. There seems to be some question regarding the NCUA's authority to write and supervise the rule. It would make sense for our democratically elected U.S. congress to write the rule, and rely upon the Regulator to manage it. There would be no question regarding Congressional authority to do so and no conflict of interest for the NCUA.

Thank you,

Joe Hasto
Citizen, Credit Union Member

Sent from my iPad