

Regulatory Comments

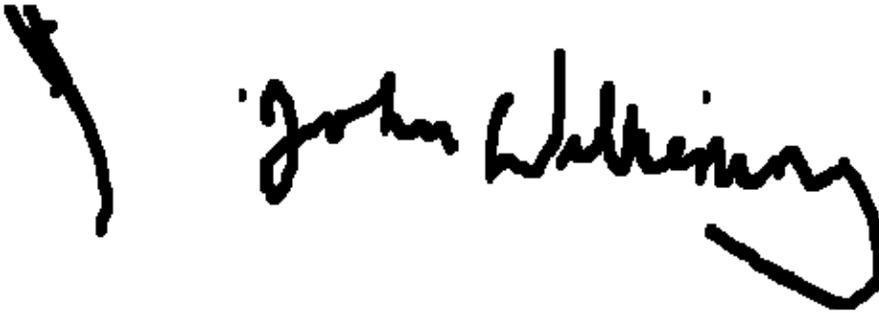
From: John Wilkening <no-reply@cuanswers.com>
Sent: Monday, April 13, 2015 11:33 AM
To: _Regulatory Comments
Subject: Risk-Based Capital Comment

To: Regulatory Comments
From: John Wilkening
Notre Dame Federal Credit Union

04/13/2015

Dear Mr. Poliquin:

The NCUA and the credit union industry would both be served better if the formulas and risk weights within RBC were not given the force of law. Do not force my credit union to institute changes both potentially drastic and unwarranted in our balance sheet to meet these arbitrary weights.

A handwritten signature in black ink that reads "John Wilkening". The signature is written in a cursive, flowing style with a large, sweeping flourish at the end.

John Wilkening
Notre Dame Federal Credit Union