

Regulatory Comments

From: Lisa Chandler <no-reply@cuanswers.com>
Sent: Monday, April 13, 2015 8:33 AM
To: _Regulatory Comments
Subject: Risk-Based Capital Comment

To: Regulatory Comments
From: Lisa Chandler
CuSouth

04/13/2015

Dear Mr. Poliquin:

I am a member of a credit union and I am opposed to the revised Risk-Based Capital regulation. The proposed rule's one-size-fits-all approach treats our credit unions as if they were banks, ignoring the fundamental differences in structure and ownership. Don't take the easy road to governance by copying the banking industry- treat my credit union like a credit union. Thank you,

A handwritten signature in black ink that reads "Lisa Chandler". The signature is written in a cursive, flowing style.

Lisa Chandler
CuSouth