

From: [Michael Emancipator](#)
To: [Regulatory Comments](#)
Subject: Risk Based Capital Rule
Date: Monday, April 13, 2015 5:19:42 PM

Dear Mr. Poliquin,

I am proud to say that I have been a member of Library of Congress FCU (LCFCU) for two years. I am writing to comment on the revised proposed risk based capital rule (RBC).

I understand the need for NCUA to have the ability to monitor and regulate credit union activities, but I believe that the rule as proposed is overly broad and burdensome to achieve that objective. Although RBC *could* be used to ensure the safety and soundness of the system, it *will* have a greater burden than benefit.

Please consider using RBC as a guideline to use as a foil for conversations during credit union examinations. But please, repeal the proposal to use RBC as an burdensome rule.

Thank you,
Michael Emancipator