

From: [Brad Smith](#)
To: [Regulatory Comments](#)
Subject: Risk-Based Capital Comment
Date: Tuesday, April 14, 2015 6:38:11 PM

To: Regulatory Comments
From: Brad Smith
Horizon Credit Union

04/14/2015

Dear Mr. Poliquin:

I am an employee and member of a credit union and I am opposed to the revised Risk-Based Capital regulation. I worry that the new rule will force us to ditch services that have been benefiting our members safely for years because you've deemed them to be too risky across the board without looking at the specifics. This is not effective regulation, it's undue punishment for our members and community. Thank you,



Brad Smith
Horizon Credit Union