

From: [Jerry COLLins](#)
To: [Regulatory Comments](#)
Subject: Risk-Based Capital Comment
Date: Wednesday, April 15, 2015 7:57:22 AM

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From: Jerry COLLins
CU*Answers

04/15/2015

Dear Mr. Poliquin:

I am a member of a credit union and I am opposed to the revised Risk-Based Capital regulation. Capital rules like the one NCUA is proposing have not worked in the past and proven to be more harmful than beneficial. What's more, they will simply add additional bureaucracy and regulatory burden on my credit union, which will hamper its ability to provide me and my fellow member-owners with high quality services, low interest rates, and greater dividends. Don't hurt my credit union-take Risk-Based Capital off the table. Thank you,

Jerry COLLins
CU*Answers