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**From:** Lauren Livingston <no-reply@cuanswers.com>  
**Sent:** Wednesday, April 15, 2015 5:20 PM  
**To:** \_Regulatory Comments  
**Subject:** Risk-Based Capital Comment

To: Regulatory Comments  
From: Lauren Livingston  
Horizon Credit Union

04/15/2015

Dear Mr. Poliquin:

I am an employee and member of a credit union and I am opposed to the revised Risk-Based Capital regulation. If your goal is to protect the NCUSIF, why implement a rule that will make it harder for credit unions to provide high quality services and rates to their owners? In the last ten years, fraud has caused 41% of failures. Turn your attentions to what matters, don't harm the vast majority of credit unions that have been operating the right way for years. Thank you,

Lauren Livingston

A handwritten signature in black ink that reads "Lauren Livingston". The signature is written in a cursive, flowing style with large, connected letters.

Lauren Livingston  
Horizon Credit Union