

From: [Kathi Gill](#)
To: [Regulatory Comments](#)
Subject: RBC2--NO!!!!
Date: Thursday, April 16, 2015 2:01:13 PM

Thank you for the opportunity to submit comments to NCUA on the proposed RBC#2 proposed rule. As CEO of a \$725 million Credit Union, we are adamantly opposed to RBC#2. My team and I feel the current capital structure works fine even in the worst of times as proven.

I believe the proposed regulation poses unintended consequences that are not member centric but more about developing a balance sheet structure necessary to adhere to the new proposal. In our particular situation, we have less room to grow which translates to into less members served with the value proposition only credit unions can give.

We vote NO on the revised RBC2 proposal.

Sincerely,
Kathi Gill

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President/CEO

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