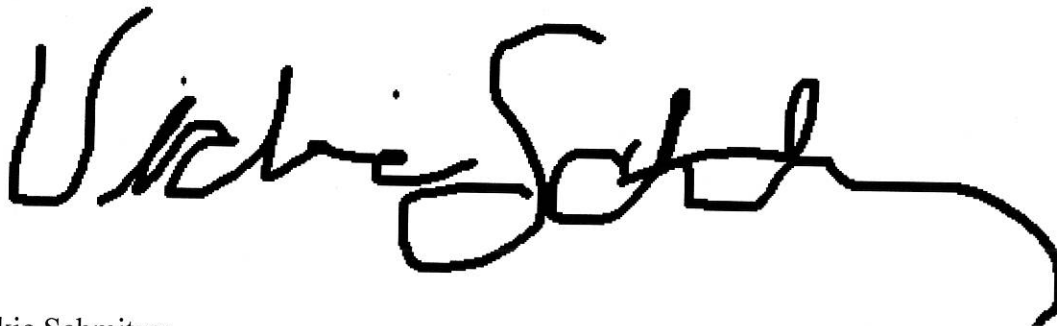

From: Vickie Schmitzer <no-reply@cuanswers.com>
Sent: Thursday, April 16, 2015 6:33 PM
To: _Regulatory Comments
Subject: Risk-Based Capital Comment

To: Regulatory Comments
From: Vickie Schmitzer
Frankenmuth Credit Union

04/16/2015

Dear Mr. Poliquin:

The NCUA and the credit union industry would both be served better if the formulas and risk weights within RBC were not given the force of law. Do not force my credit union to institute changes both potentially drastic and unwarranted in our balance sheet to meet these arbitrary weights.

A handwritten signature in black ink, appearing to read "Vickie Schmitzer". The signature is fluid and cursive, with a long horizontal stroke extending to the right.

Vickie Schmitzer
Frankenmuth Credit Union