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**From:** Cindy Krentz <no-reply@cuanswers.com>  
**Sent:** Friday, April 17, 2015 11:55 AM  
**To:** \_Regulatory Comments  
**Subject:** Risk-Based Capital Comment

To: Regulatory Comments  
From: Cindy Krentz  
H.P.C. Credit Union

04/17/2015

Dear Mr. Poliquin:

Without a lengthy explanation, please be notified that I strongly oppose the RBC2 rule. We need to stop placing undue burdens on credit unions making it harder to provide services and rates that members have come to expect. Do not threaten the long term financial stability of the industry!

A handwritten signature in black ink that reads "Cindy Krentz". The signature is written in a cursive, somewhat stylized font. The "C" is large and loops around the "i". The "K" is also large and has a distinctive shape. The signature ends with a large, open loop.

Cindy Krentz  
H.P.C. Credit Union