

Regulatory Comments

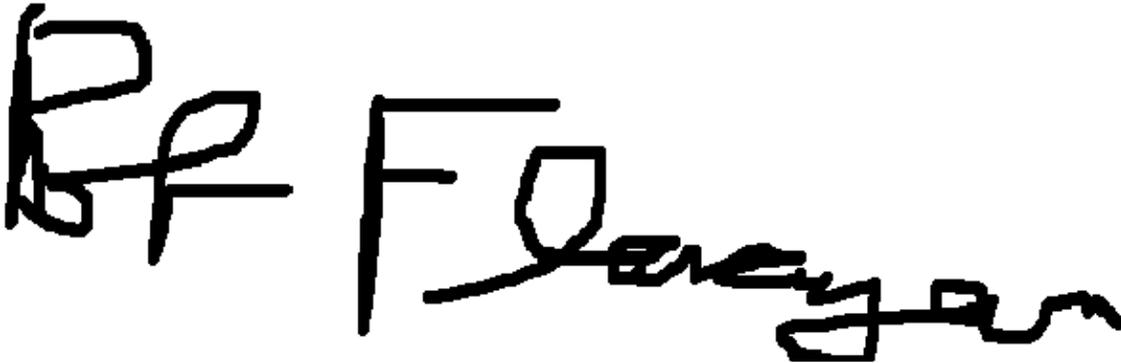
From: Bob Flanagan <no-reply@cuanswers.com>
Sent: Friday, April 17, 2015 12:08 PM
To: _Regulatory Comments
Subject: Risk-Based Capital Comment

To: Regulatory Comments
From: Bob Flanagan
CU*South

04/17/2015

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,

A handwritten signature in black ink that reads "Bob Flanagan". The signature is written in a cursive, somewhat stylized font. The first name "Bob" is written in a blocky, almost printed style, while "Flanagan" is more fluidly cursive.

Bob Flanagan
CU*South