

From: [brandee mcgill](#)
To: [Regulatory Comments](#)
Subject: Risk-Based Capital Comment
Date: Monday, April 20, 2015 9:56:00 AM

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From: brandee mcgill
day air creidt union

04/20/2015

Dear Mr. Poliquin:

We believe the new rule is just as bad as the original proposal for many reasons, including: Capital rules like the one NCUA is proposing have never worked and don't protect anyone. Yet, they add cost to our operation and represent another set of rules we need to follow. NCUA's new rule is a "one size fits all" model that treats credit unions the same as banks, despite our being a not-for-profit, member-owned cooperative.

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