

Regulatory Comments

From: Patty Fox <no-reply@cuanswers.com>
Sent: Monday, April 20, 2015 2:42 PM
To: _Regulatory Comments
Subject: Risk-Based Capital Comment

To: Regulatory Comments
From: Patty Fox
Auto-Owners Associates Credit Union

04/20/2015

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 that reads "Patty Fox". The signature is written in a cursive, somewhat stylized font.

Patty Fox
Auto-Owners Associates Credit Union