

Regulatory Comments

From: James Fletcher <no-reply@cuanswers.com>
Sent: Monday, April 20, 2015 4:10 PM
To: _Regulatory Comments
Subject: Risk-Based Capital Comment

To: Regulatory Comments
From: James Fletcher
Day Air Credit Union

04/20/2015

Dear Mr. Poliquin:

I am an employee and member of a credit union and I am opposed to the revised Risk-Based Capital regulation. First, because although we are fundamentally different from banks, this regulation seeks to treat us the same. And second, because even the FDIC's Vice Chairman thinks a Risk-Based Capital approach is a bad idea! By implementing the rule, you won't serve our interests, our members', or the NCUSIF's; you'll only be creating a bigger mess for later. Please remove RBC from consideration. Thank you,

A handwritten signature in black ink that reads "James Fletcher". The signature is written in a cursive, flowing style.

James Fletcher
Day Air Credit Union