

Regulatory Comments

From: Matthew Vandewater <no-reply@cuanswers.com>
Sent: Monday, April 20, 2015 3:38 PM
To: _Regulatory Comments
Subject: Risk-Based Capital Comment

To: Regulatory Comments
From: Matthew Vandewater
CU*Answers

04/20/2015

Dear Mr. Poliquin:

I am a member of a credit union and I am opposed to the revised Risk-Based Capital regulation. I chose a credit union because they place the focus on members, not profits. I believe the rules set forth will make it harder for my credit union to serve me and my family. The new burdens the rule places on the credit union will make it harder for them to provide the types of services and rates I have come to expect from credit unions. NCUA is not a hammer; don't treat credit unions like nails-listen to the owners and vote no on Risk-Based Capital. Thank you,

A handwritten signature in black ink that reads "Matt Vandewater". The signature is written in a cursive, slightly slanted style. The first name "Matt" is written with a horizontal line through the middle of the letters. The last name "Vandewater" is also written with a horizontal line through the middle of the letters.

Matthew Vandewater
CU*Answers