

Regulatory Comments

From: PATRICIA NAPIER <no-reply@cuanswers.com>
Sent: Tuesday, April 21, 2015 9:14 AM
To: _Regulatory Comments
Subject: Risk-Based Capital Comment

To: Regulatory Comments
From: PATRICIA NAPIER
DAY AIR CREDIT UNION

04/21/2015

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 "Patricia Napier". The signature is written in a cursive, somewhat stylized font. The first letter 'P' is large and loops around the start of the name. The 'N' is also prominent, with a sharp peak. The 'A' is written with a small loop. The 'P' at the end is also distinct.

PATRICIA NAPIER
DAY AIR CREDIT UNION