

## Regulatory Comments

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**From:** Jessica Turner <no-reply@cuanswers.com>  
**Sent:** Thursday, April 23, 2015 11:20 AM  
**To:** \_Regulatory Comments  
**Subject:** Risk-Based Capital Comment

To: Regulatory Comments  
From: Jessica Turner  
Auto-Owners Associates Credit Union

04/23/2015

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 "Jessica Turner". The signature is written in a cursive, flowing style.

Jessica Turner  
Auto-Owners Associates Credit Union