

From: [Alan Russell](#)
To: [Regulatory Comments](#)
Subject: FW: RBC
Date: Monday, April 27, 2015 9:28:12 AM

Alan L. Russell, CCUE
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From: Alan Russell [mailto:arussell@apcocu.org]
Sent: Monday, April 27, 2015 8:19 AM
To: 'regcommemts@ncua.gov'
Subject: RBC

Mr. Poliquin:

I am writing you regarding the proposed RBC2. I believe RBC2 may slow down economic growth and hurt Credit Union's. We (C.U) continued to loan money during the economic downturn which helped us grow during that time. RBC2 would cause us to maintain more capital and hamper our ability to loan money. Also, we would need to look for other revenue sources by increasing fees to members. Making loans to members is what we do, and RBC2 could hurt our ability to do that.

Thank you,

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