

Regulatory Comments

From: Suzanne McGann <no-reply@cuanswers.com>
Sent: Monday, April 27, 2015 5:14 PM
To: _Regulatory Comments
Subject: Risk-Based Capital Comment

To: Regulatory Comments
From: Suzanne McGann
Callahan & Associates

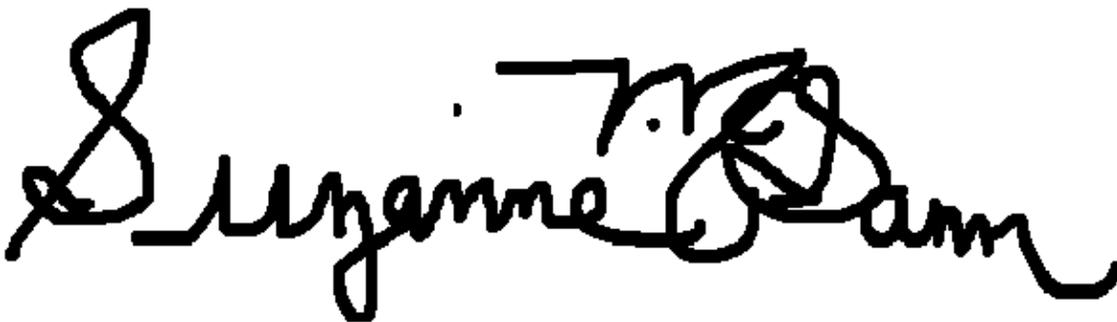
04/27/2015

Dear Mr. Poliquin:

Dear Mr. Poliquin,

I appreciate the opportunity to comment on the NCUA's second RBC proposal. As an employee of an organization that consults and represents credit unions, I am opposed to the revised RBC rule. I believe the rules set forth will make it hard for credit unions to serve its members because the burdens the new rule places on credit unions will make it harder for them to provide the types of services and rates members have come to expect from engaging in the cooperative model. Please remove RBC from consideration.

Thank You,
Suzanne McGann
Digital Product Analyst
Callahan & Associates
smcgann@callahan.com
(800) 446-7453 x218

A handwritten signature in black ink that reads "Suzanne McGann". The signature is written in a cursive, flowing style with some loops and flourishes.

Suzanne McGann
Callahan & Associates