

From: [Melissa Aspenson](#)
To: [Regulatory Comments](#)
Subject: Risk-Based Capital Comment
Date: Monday, April 27, 2015 1:40:58 PM

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From: Melissa Aspenson
Community Credit Union

04/27/2015

Dear Mr. Poliquin:

I am an employee and member of a credit union and I am opposed to the revised Risk-Based Capital regulation. If your goal is to protect the NCUSIF, why implement a rule that will make it harder for credit unions to provide high quality services and rates to their owners? In the last ten years, fraud has caused 41% of failures. Turn your attentions to what matters, don't harm the vast majority of credit unions that have been operating the right way for years. Thank you,



Melissa Aspenson
Community Credit Union