

From: [Jackie Kapalski](#)
To: [Regulatory Comments](#)
Subject: Risk-Based Capital 2
Date: Monday, April 27, 2015 3:14:04 PM
Attachments: [image001.png](#)

Dear Mr. Poliquin:

CTECU (charter #67583), votes NO against RBC2.

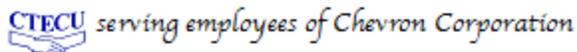
Credit Unions today are better capitalized than at any time in their history with an average capital ratio well over 11%.

Respectfully,

Mrs. "Jackie" Jocelyn H. Kapalski, SCMS

NMLS ID 1107591

President/CEO



P O Box 430

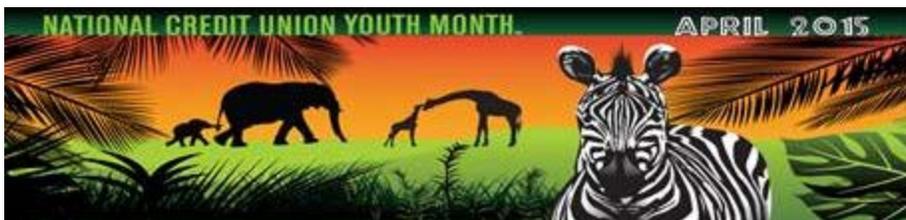
Bellaire, TX 77402-0430

Physical Address: 4800 Fournace, BOB, Room E-133D

P:713/432-0038 F:713/432-0737

"Face your deficiencies and acknowledge them; but do not let them master you. Let them teach you patience, sweetness, insight."

– Helen Keller



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