

From: [Miguel Melo](#)
To: [Regulatory Comments](#)
Subject: Miguel Melo - Comments on proposed rule: Risk-Based capital (RBC2)
Date: Monday, April 27, 2015 2:34:30 PM
Attachments: [image002.png](#)
[image003.png](#)

Dear Mr. Poliquin,

Thank you for allowing me the time to voice my opinion regarding the revised Risk-Based Capital Rule. As a devout advocate of the credit union movement I would like to comment on the potential upcoming Risk-Based Capital proposal in its updated form. I hope my comments will aid potential added improvements.

Credit Unions have a proven track record that the current system works. During the recession. We survived a climate that many banks couldn't.

NCUA should define complex factors such as deposit account types, loan and investment types and portfolio composition.. We feel this is aligned better with the Federal Credit Union Act which requires NCUA to consider "the portfolio of assets and liabilities" of credit unions when determining whether they are "complex".

Thank you for the opportunity to allow for my voice to be heard.

Resoectfully,



Miguel Melo

Branch Manager | Southside Branch

Member/Owner since 2008

p: 214-565-5334 | f: 214-292-0729

www.r1cu.org | [f](#) [in](#)



CONFIDENTIALITY NOTICE The information in this e-mail may be confidential and/or privileged. This e-mail is intended to be reviewed by only the individual or organization named above. If you are not the intended recipient or an authorized representative of the intended recipient, you are hereby notified that any review, dissemination or copying of this email and its attachments, if any, or the information contained herein is prohibited. If you have received this e-mail in error, please immediately notify the sender by return e-mail and delete this e-mail from your system.

This e-mail and any attachments may contain confidential information. If you are not the intended

recipient, please notify the sender immediately by return e-mail, delete this e-mail and destroy any copies. Any dissemination or use of this information by a person other than the intended recipient is unauthorized and may be illegal. Resource One Credit Union reserves the right to monitor all e-mail communications through its networks for quality control purposes.