

**From:** [Thelma Dasho](#)  
**To:** [Regulatory Comments](#)  
**Subject:** RBC2  
**Date:** Monday, April 27, 2015 3:17:54 PM

---

TO: NCUA

The Federal Credit Union's current Capital requirements got our credit union through the economic crisis of 2008, the housing market crash and the Corporate Stabilization Fund required payments. We did not receive any TARP monies. Credit Unions were founded during depressing economic times and have flourished despite new regulation after new regulation. This RBC2 is a bad idea and from what I keep reading, I am not sure it is even legal. If this amended proposal is adopted, NCUA will surely have more problems to deal with. Our members who have entrusted us for over 60 years here at our credit union will have to pay the price. The share insurance fund is owned by credit unions. NCUA's job is to protect this fund. I appreciate all that NCUA has done for our credit union. Please, please, please do not turn us into a bank. We are doing something important here and we intend to fight for each and every one of our members.

Do not ignore your successful credit unions. Please withdraw your RBC2 proposal. We don't need it...period.

Thank you.

Thelma  
ONE NATION UNDER GOD!

Thelma Dasho, CEO  
Wayne Westland Federal Credit Union  
734-721-5700 ext.4743  
[tdasho@wwfcu.org](mailto:tdasho@wwfcu.org)  
MLO 657361

***It's not what makes us different.***  
***It's the difference we make.***

NOTICE: This electronic mail message and any content within it are intended exclusively for the individual(s) or entities to which it is addressed. The message, together with any attachments and all other content, may contain confidential and/or privileged information. Any unauthorized review, use, print, save, copy, disclosure or distribution is strictly prohibited. If you have received this message in error, please immediately advise the sender by reply e-mail and delete all copies.