

From: [Douglas Collins](#)
To: [Regulatory Comments](#)
Subject: Risk-Based Capital Comment
Date: Friday, February 06, 2015 2:09:34 PM

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From: Douglas Collins
Honor Credit Union

02/06/2015

Dear Mr. Poliquin:

I am a college student and have also worked in the credit union industry. From what I can gather, it seems that the main goal of the NCUA seems to be to put as many credit unions out of business as possible by continuing to increase their cost of doing business. Shouldn't it be just the opposite?



Douglas Collins
Honor Credit Union