

**From:** [Scott Collins](#)  
**To:** [Regulatory Comments](#)  
**Subject:** Risk-Based Capital Comment  
**Date:** Friday, February 06, 2015 2:05:53 PM

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To: Regulatory Comments  
From: Scott Collins  
Western Districts Members CU

02/06/2015

Dear Mr. Poliquin:

For those of us who remember when the airline industry went into crisis with mergers and failures, their credit unions survived to serve their members; when the auto industry closed plants and had layoffs, their credit unions converted to communities to be there for the workers and families; when the housing crisis hit in California, Florida, and Arizona, credit unions rewrote billions of mortgage loans to keep people in their homes until they got back on their feet. The rule undermines the core of credit union effectiveness by having government rules, not the member-owner's well-being, be the focus of business strategy.

I am VERY disappointed that the NCUA is so far removed from both accountability and the hard realities of what over-regulation does to the credit union industry. I even doubt that any of the NCUA leadership is, or ever has been, an active volunteer member of a credit union and outspoken proponent of what that means for our citizens. RBC needs to go.



Scott Collins  
Western Districts Members CU