

Regulatory Comments

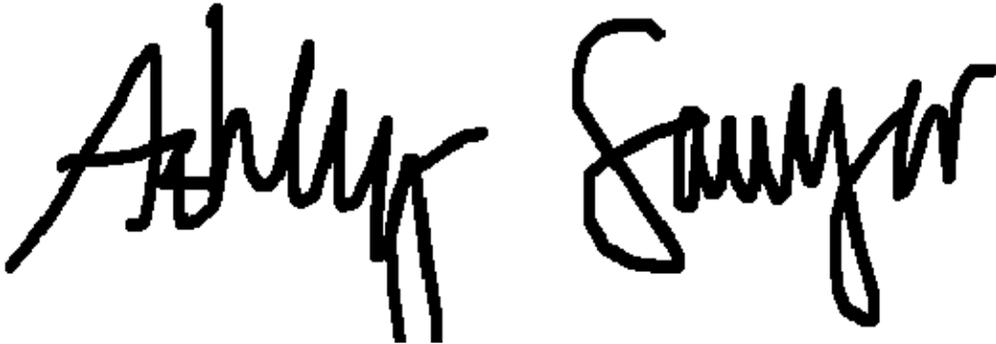
From: Ashley Sawyer <no-reply@cuanswers.com>
Sent: Saturday, February 28, 2015 12:37 AM
To: _Regulatory Comments
Subject: Risk-Based Capital Comment

To: Regulatory Comments
From: Ashley Sawyer
eDOC Innovations

02/28/2015

Dear Mr. Poliquin:

As mentioned by the Hon J. Mark McWatters, the NCUA cannot just “piggyback” on to the FDIC unless they have the authority from Congress to do so. The plain language of the statute contradicts the NCUA’s interpretation. After all, if the NCUA was to be given the same PCA authority as the FDIC, Congress could have done exactly that. The clear intent of Congress was to create a separate system for our industry, and the NCUA must operate within those confines.

A handwritten signature in black ink that reads "Ashley Sawyer". The signature is written in a cursive, slightly slanted style.

Ashley Sawyer
eDOC Innovations