

Regulatory Comments

From: Rob VanderJagt <no-reply@cuanswers.com>
Sent: Friday, February 27, 2015 2:23 PM
To: _Regulatory Comments
Subject: Risk-Based Capital Comment

To: Regulatory Comments
From: Rob VanderJagt
CU*Answers

02/27/2015

Dear Mr. Poliquin:

We must stop the debate about the nuances of the rule and convince the NCUA, after outlining the substantial objections, that the modeling approach needs to be tested and tried in the examination process as a tool and then the results shared with the industry before suggesting that a model be embedded in a law.

A large, stylized handwritten signature in black ink, appearing to read 'Rob VanderJagt'.

Rob VanderJagt
CU*Answers