

## Regulatory Comments

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**From:** Samantha Banka <no-reply@cuanswers.com>  
**Sent:** Friday, February 27, 2015 3:28 PM  
**To:** \_Regulatory Comments  
**Subject:** Risk-Based Capital Comment

To: Regulatory Comments  
From: Samantha Banka  
Xtend

02/27/2015

Dear Mr. Poliquin:

The NCUA and the credit union industry would both be served better if the formulas and risk weights within RBC were not given the force of law. Do not force my credit union to institute changes both potentially drastic and unwarranted in our balance sheet to meet these arbitrary weights.

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

Samantha Banka  
Xtend