

Regulatory Comments

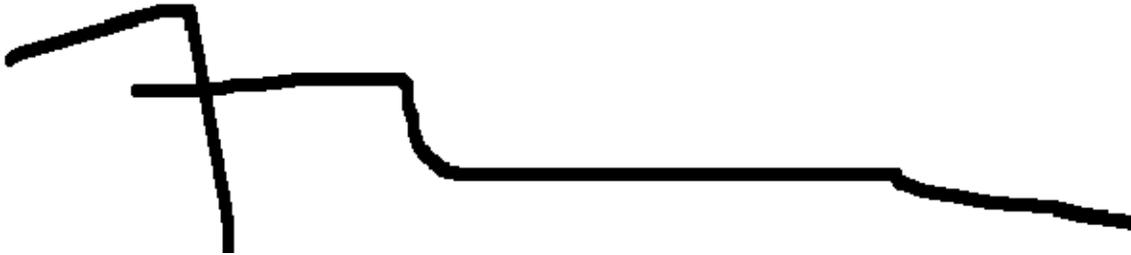
From: Zach Looman <no-reply@cuanswers.com>
Sent: Friday, February 27, 2015 2:22 PM
To: _Regulatory Comments
Subject: Risk-Based Capital Comment

To: Regulatory Comments
From: Zach Looman
Xtend

02/27/2015

Dear Mr. Poliquin:

Congress intended for the NCUA to develop rules around credit union complexity that would take into account the diversity of credit unions. An arbitrary asset cut-off point is contrary to the mission Congress provided to the NCUA, which is to take in account the special nature of my members' relationship with my credit union.

A thick, black, handwritten signature that appears to be 'Zach Looman'. The signature is stylized, starting with a horizontal line, a sharp upward and rightward stroke, a vertical downward stroke, and then a long horizontal line that ends with a slight downward curve.

Zach Looman
Xtend