

## Regulatory Comments

---

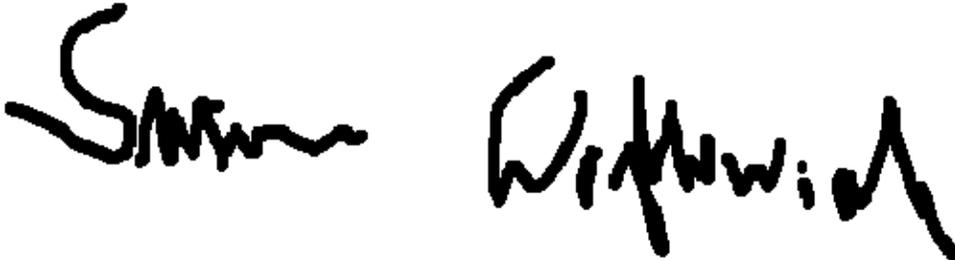
**From:** Susanna Wojtkowiak <no-reply@cuanswers.com>  
**Sent:** Tuesday, March 03, 2015 2:48 PM  
**To:** \_Regulatory Comments  
**Subject:** Risk-Based Capital Comment

To: Regulatory Comments  
From: Susanna Wojtkowiak  
CU\*Answers

03/03/2015

Dear Mr. Poliquin:

When CUs are engaged in a daily, hand-to-hand struggle to help folks improve their lives, to encourage their hopes, to educate their kids, and to find a way to stretch shrinking paychecks to the end of the month: then yes, I get angry and incensed by silly people, sheltered from accountability and the hard realities of this desperate economic struggle who recklessly and insensibly make our tasks unnecessarily more difficult. RBC needs to go.

A handwritten signature in black ink, appearing to read 'Susanna Wojtkowiak'. The signature is written in a cursive, somewhat stylized font.

Susanna Wojtkowiak  
CU\*Answers