

Regulatory Comments

From: Geoff Bacino <no-reply@cuanswers.com>
Sent: Monday, March 09, 2015 8:09 AM
To: _Regulatory Comments
Subject: Risk-Based Capital Comment

To: Regulatory Comments
From: Geoff Bacino
Bacino & Associates

03/09/2015

Dear Mr. Poliquin:

As NCUA continues to work on the RBC regulation, I would urge the agency to recognize the unique nature of credit unions with regard to how capital is considered. Bank regulations should not be less burdensome and onerous than those confronting credit unions.



Geoff Bacino
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