

_Regulatory Comments

From: Edlina Sagato <no-reply@cuanswers.com>
Sent: Tuesday, March 10, 2015 12:01 PM
To: _Regulatory Comments
Subject: Risk-Based Capital Comment

To: Regulatory Comments
From: Edlina Sagato
South Bay Credit Union

03/10/2015

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.



Edlina Sagato
South Bay Credit Union