

## Regulatory Comments

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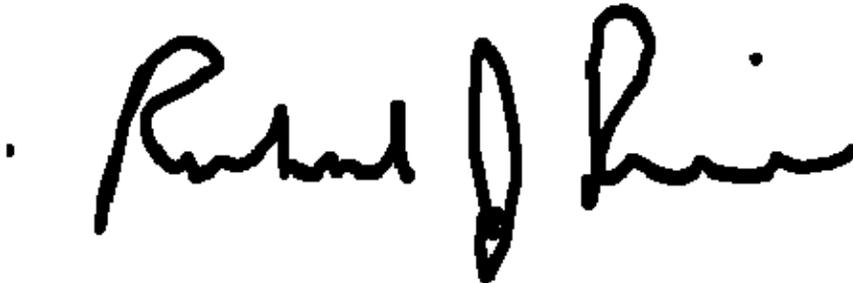
**From:** Richard Rice <no-reply@cuanswers.com>  
**Sent:** Tuesday, March 10, 2015 3:10 PM  
**To:** \_Regulatory Comments  
**Subject:** Risk-Based Capital Comment

To: Regulatory Comments  
From: Richard Rice  
Department of Financial Institutions

03/10/2015

Dear Mr. Poliquin:

There is no need for the risk based capital regulation as proposed by NCUA. The proposal provides no value to society, the members or the credit unions. That risk based capital will prevent losses in the future to the insurance fund is based on the imagination of an individual, not facts.

A handwritten signature in black ink that reads "Richard Rice". The signature is written in a cursive style with a large, prominent "R" at the beginning and a distinct "Rice" at the end.

Richard Rice  
Department of Financial Institutions