

From: [Kevin Heal](#)
To: [Regulatory Comments](#)
Subject: NCUA Risk-Based Capital Proposal Comment
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I am a member of NASA Federal Credit Union and Affinity Federal Credit Union

The general proposition that boards of credit unions and their managers should be responsible for making the critical risk decisions based on what is best for the member. It shouldn't be the federal government which proposes to use a one size fits all model that has serious flaws.

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