

From: [Cheryl Johnson](#)
To: [Regulatory Comments](#)
Subject: Comment on the RBC 2 proposal
Date: Thursday, March 26, 2015 4:34:46 PM

As a credit union member, I vote “NO!” on the NCUA’s second risk-based capital proposal. Credit unions are in good shape – and weathered the recent economic downturn much better than banks. Why, then, would the NCUA need to impose a 450-page rule on the industry? It seems like a bad fix to a problem that doesn’t exist!

Cheryl Johnson, Member

Community America Credit Union