

From: [Beth Handwerker](#)
To: [Regulatory Comments](#)
Subject: Proposed rule
Date: Wednesday, April 01, 2015 9:14:37 AM

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Good morning,

I am an employee of Wright-Patt Credit Union, Inc., in Beavercreek, Ohio. I have been an employee here for 6 years.

I am writing to ask that NCUA not implement its proposed rule on risk-based capital. I don't think this proposal is good for credit unions. Wright-Patt Credit Union has always been very strong and has made good decisions for members. I think the new risk based capital rule will change the way our Board and Management make decisions on how best to serve members and don't believe the new rule provides any benefit over the current capital rules we've operated under for many years.

I am also concerned that the NCUA rule is very much like capital rules used for for-profit banks. Credit unions are clearly not for-profit banks, and should not be regulated the same as banks.

We have done a great job serving members for a long time, yet we are given more and more rules every year.

This one, the risk-based capital rule, just isn't necessary. Please don't implement it.

Respectfully,

Beth Handwerker
Wright-Patt Credit Union, Inc.

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2011, 2012, 2013 Five Star Wealth Manager

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