

From: [Chelsea Gibson](#)
To: [Regulatory Comments](#)
Subject: To whom it may concern:
Date: Tuesday, March 31, 2015 4:21:34 PM
Attachments: [IMAGE.BMP](#)

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To whom it may concern:

I am an employee of Wright-Patt Credit Union, Inc., in Beavercreek, Ohio. I have been an employee here for 1 year and have worked in credit unions for 3 years combined.

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 managed to keep our members' interest at the forefront of our decisions. 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. Our members do their business with us because we are different, and implementing this new risk based capital rule will take that privilege of choice away from them.

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. I urge you to reconsider implementing it.

Respectfully,

Chelsea Gibson
Senior Financial Solutions Coach

Wright-Patt Credit Union, Inc.

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