

From: [Christina Niekamp](#)
To: [Regulatory Comments](#)
Subject: New Regulation Concerns
Date: Wednesday, April 01, 2015 8:24:45 AM
Attachments: [ATT00001.png](#)
[ATT00002.bmp](#)

This message was sent securely using [ZixCorp](#).

Hello, I am an proud to be an employee of Wright-Patt Credit Union, Inc., in Beavercreek, Ohio. I have been an employee here for 4 years, but in the financial industry for close to 16 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. Working for both a National Bank and now Wright-Patt Credit Union there are major differences between the two. Working for a National Bank (as a Assistant Vice President) we were looking for ways to increase our bottom line profit and never took into consideration the customers real needs. I am one of the biggest advocates for credit unions and especially Wright Patt Credit Union. We are a strong credit union and continue to make good decisions for our members and as our motto states "We help people through Life". My current role here allows me to receive feedback from our members. I can supply you with thousands of comments from our members for how we have made their lives better and easier. 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,

Christina M. Niekamp
Member Experience Advocate
Wright-Patt Credit Union, Inc.
P: 937-912-7311
F: 937-912-8311



Wright-Patt Credit Union – voted as one of Dayton's Best Places to Work!

Visit us online: www.WPCU.coop

Save Better. Borrow Smarter. Learn a Lot!

This message was secured by [ZixCorp](#)^(R).