

From: [Kathy Sink](#)
To: [Regulatory Comments](#)
Subject: Opposition to Proposed Rule on Risk-Based Capital
Date: Tuesday, March 31, 2015 4:42:12 PM

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Hello,

I am an employee of Wright-Patt Credit Union and work at the corporate office in Beavercreek, Ohio. I have been an employee of Wright-Patt for 2 years, but I have been a member 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's record speaks for itself. It has always 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. I 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 every year new regulations are applied. The proposed risk-based capital rule just isn't necessary. I respectfully request you reconsider and don't implement this rule.

Cordially yours,

Kathy Sink
Wright-Patt Credit Union, Inc.

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