

From: [Rene Gindelberger](#)
To: [Regulatory Comments](#)
Subject: Comments on Risk-Based Capital.
Date: Tuesday, March 31, 2015 4:48:01 PM

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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 almost 12 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. This regulation will impact the way our Board and Management make decisions on how best to serve members. Given our solid past practices, I don't believe the new rule provides any benefit over the current capital rules we've operated under for many years.

We are not a for-profit institution and this rule is treating us as if we are just like any bank. As a credit union, our mission is to serve our members the best way we can. We simply aren't like any other bank - we are a family of employees serving credit union members. We spend time educating and working with our members in ways banks would never dream of.

Additional regulations don't make sense when 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,

René Gindelberger
Wright-Patt Credit Union

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