

From: [Shannon Wymer](#)
To: [Regulatory Comments](#)
Subject: Shannon Wymer - Comments on Proposed Rule: Risk-Based Capital
Date: Tuesday, March 31, 2015 6:57:08 PM
Attachments: [IMAGE.BMP](#)

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Good evening,

I am an employee at Wright-Patt Credit Union's Member Help Center (remote service) and have been with the company for two years. I am currently completing my MBA in finance as well.

I have some deep concerns with the proposed rule on risk-based capital for credit unions--primarily in that it is attempting to enact regulations far more consistent with a for-profit institution than not-for-profit credit unions. Regulations which apply to banks regulated by the FDIC, etc. have no place with regards to credit unions. As far as I can tell, the new rule does not provide any real benefits over the current regulations in place, and in fact would be unnecessarily harmful and costly to credit unions and their members.

Credit unions need neither increased regulations when it comes to capital nor any influence to act as a for-profit institution might, regardless of any perceived benefits the proposal may result in. The reason we at credit unions are able to offer superior experiences and products for members is that we are able to focus upon the members, the credit union, and the credit union's employees only -- NOT regulations which detract from these ultimate focal points.

I highly suggest, and hope, that you will reconsider this proposal entirely and cease to present it as a new rule.

Respectfully,

Shannon Wymer

Fulfillment Agent

MER-C: Member Help Center

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