

From: [Jessica Smith](#)
To: [Regulatory Comments](#)
Subject: Proposed regulations
Date: Wednesday, April 01, 2015 1:52:10 PM

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I have been an employee of Wright-Patt Credit Union, Inc., in Beavercreek, Ohio 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 has always been very strong and has made good decisions for our members and 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 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,

Jessica L Smith

Wright-Patt Credit Union, Inc.

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