

**From:** [Carrie Poel](#)  
**To:** [Regulatory Comments](#)  
**Subject:** New Capital Requirements Legislation  
**Date:** Wednesday, April 01, 2015 1:10:00 PM  
**Attachments:** [IMAGE.BMP](#)

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Good afternoon,

I am an employee of Wright-Patt Credit Union, Inc., in Columbus, Ohio. I have been an employee here for 2 years.

I am writing to ask that NCUA not implement its proposed rule on risk-based capital. I don't feel this proposal is good for credit unions.

Wright-Patt Credit Union has always been very strong and has 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, and 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 organizations, 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,  
Carrie Poel

Carrie A. Poel  
Member Center Manager  
Wright-Patt Credit Union, Inc.  
Grandview Yard/Lane Ave/Short North  
P: 614-603-2864  
F: 614-603-2865  
NMLSR ID: 575868



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