

From: [Linda Wells](#)
To: [Regulatory Comments](#)
Subject: Proposed Risk Based Capital Rule
Date: Thursday, April 02, 2015 3:46:50 PM
Attachments: [IMAGE.BMP](#)

[This message was sent securely using ZixCorp.](#)

Hello,

I am an employee of Wright-Patt Credit Union, Inc., in Beavercreek, Ohio. I have been an employee here for 2.5 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. 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 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-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, clearly isn't necessary. I respectfully request this rule not be implemented.

Thank you for your consideration.

Respectfully,

Linda Denise Wells

Wright-Patt Credit Union, Inc.

Linda D. Wells, PHR

Learning & Development Specialist

Wright-Patt Credit Union, Inc.

Human Resources

Phone: 937-912-7064

Fax: 937-912-8064



Wright-Patt Credit Union – voted as one of Dayton's Best Places to Work!

Visit us online: www.WPCU.coop | www.wright4Youmortgage.com | www.savingsrace.com | www.respectyourmoney.com

Save Better. Borrow Smarter. Learn a Lot!

Unless otherwise indicated or obvious from the nature of this transmission, the information contained in this message is privileged and confidential, intended for the use of the intended recipient named above. If the reader is not the intended recipient, you are hereby notified that any dissemination, distribution or copying of this message is prohibited. If you have received this transmission in error, please immediately notify the original sender by return e-mail and delete this message, along with any attachments from your computer.

This message was secured by [ZixCorp](#)^(R).