

Regulatory Comments

From: Elizabeth Fenoglio <no-reply@cuanswers.com>
Sent: Friday, April 03, 2015 6:23 PM
To: _Regulatory Comments
Subject: Risk-Based Capital Comment

To: Regulatory Comments
From: Elizabeth Fenoglio
Oak Trust Credit Union

04/03/2015

Dear Mr. Poliquin:

I am an employee and member of a credit union and I am opposed to the revised Risk-Based Capital regulation. First, because although we are fundamentally different from banks, this regulation seeks to treat us the same. And second, because even the FDIC's Vice Chairman thinks a Risk-Based Capital approach is a bad idea! By implementing the rule, you won't serve our interests, our members', or the NCUSIF's; you'll only be creating a bigger mess for later. Please remove RBC from consideration. Thank you,

A handwritten signature in black ink, appearing to read 'Elizabeth Fenoglio', with a long horizontal line extending to the right.

Elizabeth Fenoglio
Oak Trust Credit Union