

**From:** [Lindsey Haller](#)  
**To:** [Regulatory Comments](#)  
**Subject:** NCUA Regulations  
**Date:** Friday, April 03, 2015 9:47:56 AM

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Hello,

I am an employee of Wright-Patt Credit Union, Inc., in Beavercreek, Ohio. I have been an employee with WPCU for 3 years, and have been in the financial industry for over 5 years.

I am writing in regards to the proposed rule on risk-based capital. I do not believe that this proposal is acting in the best interest of credit unions. Wright-Patt Credit Union, Inc., has always been a very strong financial institution and always made decisions with our members in mind. I do not believe this new proposed rule would act in our best interest, and will change the way our board and management make decisions. I do not see any benefits to using the new proposed changes over the current ones we have been operating under. This new rule seems very similar to the rules under which for-profit banks run under. Credit Unions are for the benefit of their members, and should not be regulated the same as a for-profit organization.

We have done a great job serving our members, and meeting their needs in the past. We do not need any additional rules to interfere with this. Please don't implement this new rule.

Best Regards,

Lindsey Haller  
Wright-Patt Credit Union

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