

**From:** [Rachelle Welsh](#)  
**To:** [Regulatory Comments](#)  
**Subject:** New Regulation  
**Date:** Monday, April 06, 2015 3:23:50 PM  
**Attachments:** [IMAGE.png](#)  
[IMAGE.BMP](#)

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Good afternoon,

I am an employee of Wright-Patt Credit Union, Inc., in Beavercreek, Ohio. I have been an employee here for 1 year.

I am writing about the proposed rule on risk-based capital that the NCUA is trying to implement. I do not feel this is good for credit unions. Wright-Patt Credit Union has always been extremely strong and they make good decisions for members. The new rule will have a major impact on how our Board and Management make decisions on how we best serve our members. I don't believe the new rule provides any advantages over the current capital rules in which we have operated under for many years.

My concern is that the new NCUA rule is similar to the capital rules used with for-profit banks. Credit unions are not-for-profit and should not be regulated the same as banks.

Wright-Patt Credit Union has done a great job servicing our members over the years. Each year we are given more rules that can impact how we do business. The risk-based capital rule is a rule that is not necessary for the credit unions. Please do not implement it.

Sincerely,

**Rachelle R. Welsh**

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**Wright-Patt Credit Union, Inc.**  
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