

From: [Tammy Adamson](#)
To: [Regulatory Comments](#)
Subject: Proposed Risk Based Capital Rule
Date: Monday, April 06, 2015 4:07:01 PM

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Good Afternoon,

I am an employee of Wright-Patt Credit Union, Inc., in Beavercreek, OH. I have worked for WPCU for 29 years.

I am writing to ask that NCUA not implement its proposed rule on risk-based capital. I don't believe this proposal benefits credit unions. Wright-Patt Credit Union has always been a very strong credit union, leading the way for many credit unions in the Dayton and surrounding areas. This proposal will change the way our Board and management team makes decisions on how best to serve our members. We strive to provide products and services that benefit our members and we have pledged to be the best financial institution our members have ever dealt with.

NCUA's new rule is a one-size fits all model that treats credit unions the same as banks, despite our being a not-for-profit, member-owned cooperative. We pride ourselves on our ability to offer similar financial products that banks offer, but with much smaller, or no-fee pricing. This proposed rule puts our philosophy in jeopardy.

We are very proud of the work we do and of our ability to serve our members at the a high level, yet we are given more and more rules every year. This risk-based capital rule just isn't necessary. Please do not implement it.

Respectfully,

Tammy Adamson
Business Analyst
Project Management Office
Wright-Patt Credit Union, Inc.

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