

Regulatory Comments

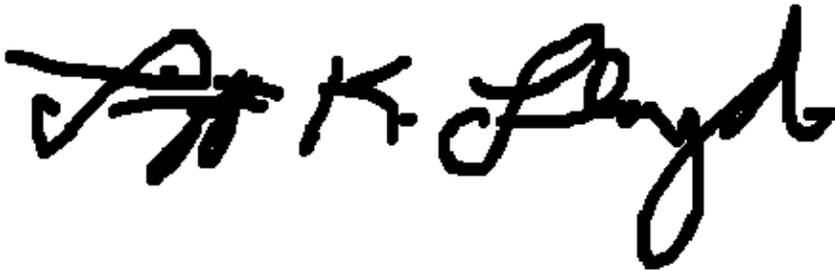
From: Tiffni Lloyd <no-reply@cuanswers.com>
Sent: Thursday, April 09, 2015 11:29 AM
To: _Regulatory Comments
Subject: Risk-Based Capital Comment

To: Regulatory Comments
From: Tiffni Lloyd
Horizon CU

04/09/2015

Dear Mr. Poliquin:

I am an employee and member of a credit union and I am opposed to the revised Risk-Based Capital regulation. I worry that the new rule will force us to ditch services that have been benefiting our members safely for years because you've deemed them to be too risky across the board without looking at the specifics. This is not effective regulation, it's undue punishment for our members and community. Thank you,

A handwritten signature in black ink, appearing to read "Tiffni Lloyd". The signature is stylized and cursive, with the first name "Tiffni" written in a more compact, blocky style and the last name "Lloyd" in a more flowing, cursive script.

Tiffni Lloyd
Horizon CU