

Regulatory Comments

From: Kristen Molling <no-reply@cuanswers.com>
Sent: Wednesday, April 08, 2015 1:01 PM
To: _Regulatory Comments
Subject: Risk-Based Capital Comment

To: Regulatory Comments
From: Kristen Molling
Community Credit Union

04/08/2015

Dear Mr. Poliquin:

I am an employee and member of a credit union and I am opposed to the revised Risk-Based Capital regulation. If your goal is to protect the NCUSIF, why implement a rule that will make it harder for credit unions to provide high quality services and rates to their owners? In the last ten years, fraud has caused 41% of failures. Turn your attentions to what matters, don't harm the vast majority of credit unions that have been operating the right way for years. Thank you,

A handwritten signature in black ink, appearing to read 'Kristen Molling'. The signature is stylized and somewhat cursive, with a large loop at the end.

Kristen Molling
Community Credit Union