

## Regulatory Comments

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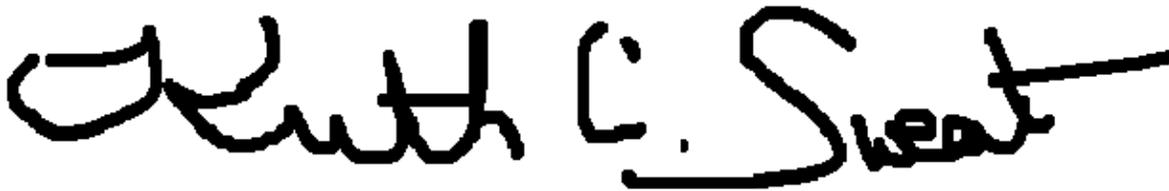
**From:** Ruth Sweat <no-reply@cuanswers.com>  
**Sent:** Wednesday, April 08, 2015 5:07 PM  
**To:** \_Regulatory Comments  
**Subject:** Risk-Based Capital Comment

To: Regulatory Comments  
From: Ruth Sweat  
Horizon Utah Federal 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. First, because although we are fundamentally different from banks, this regulation seeks to treat us the same. And second, because even the FDIC's Vice Chairman thinks a Risk-Based Capital approach is a bad idea! By implementing the rule, you won't serve our interests, our members', or the NCUSIF's; you'll only be creating a bigger mess for later. Please remove RBC from consideration. Thank you,

A handwritten signature in black ink that reads "Ruth C. Sweat". The signature is written in a cursive, slightly slanted style. The first name "Ruth" is written with a large, looped 'R'. The middle initial "C." is written in a smaller, simpler font. The last name "Sweat" is written with a long, horizontal stroke at the end.

Ruth Sweat  
Horizon Utah Federal Credit Union