

Regulatory Comments

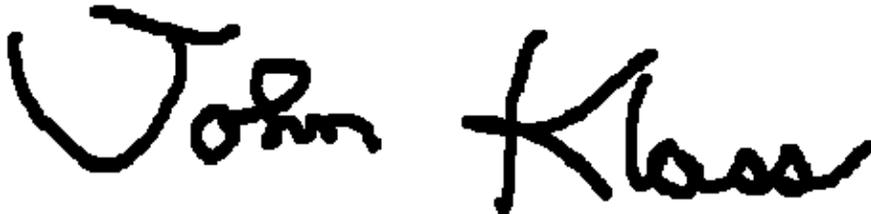
From: John Klass <no-reply@cuanswers.com>
Sent: Wednesday, April 08, 2015 9:16 AM
To: _Regulatory Comments
Subject: Risk-Based Capital Comment

To: Regulatory Comments
From: John Klass
Saginaw County Employees Credit Union

04/08/2015

Dear Mr. Poliquin:

Congress intended for the NCUA to develop rules around credit union complexity that would take into account the diversity of credit unions. An arbitrary asset cut-off point is contrary to the mission Congress provided to the NCUA, which is to take in account the special nature of my members' relationship with my credit union.

A handwritten signature in black ink that reads "John Klass". The letters are cursive and somewhat stylized, with a large initial "J" and "K".

John Klass
Saginaw County Employees Credit Union