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Public Comments on Alternative Capital: ======

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Comment: I urge the NCUA to allow supplemental capital for credit unions for Risk-Based Capital purposes. It will allow a credit union to be better prepared to weather challenging economic times and increase the safety and soundness of the institution. All of this can be done without altering the member-owned cooperative nature of the credit union. NCUA would be wise to allow for this additional tool for credit unions to use.

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