

From: [T.W. Jolly](#)
To: [Regulatory Comments](#)
Subject: TW Jolly EVP/COO Primeway Federal Credit Union— Comments on Proposed Rule: Risk Based Capital—Delay of Effective Date*
Date: Wednesday, July 17, 2019 10:28:12 AM

I am in full support of the proposed rule RIN 3133-AF01 to delay the implementation of the RBC rules. In my opinion there needs to be more time to effectively evaluate the effects this will have on CU's which have a vastly different capital structure and access to funds as opposed to banks. Our fear is this undue burden will result in less access to loans and service in our communities.

Thank you,

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