

**From:** [Bob Royster](#)  
**To:** [Regulatory Comments](#)  
**Subject:** RBC  
**Date:** Sunday, April 12, 2015 4:38:04 PM

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Dear NCUA,

If RBC is truly important, then our Congress should approve the new law. That's our democratic process.

Bobby D. Royster  
Citizen, Credit Union Member

Kathryn M. Royster  
Citizen, Credit Union Member

Sent from my iPad