

From: bobbykim.nichols@gmail.com on behalf of [Bobby and Kim Nichols](#)
To: [Regulatory Comments](#)
Subject: RBC
Date: Monday, April 13, 2015 9:35:25 AM

Dear NCUA,

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

Bobby Nichols

Citizen, Credit Union Member