

**From:** [Rick Rhoads](#)  
**To:** [Regulatory Comments](#)  
**Subject:** RBC - Risk Based Capital  
**Date:** Monday, April 13, 2015 5:59:39 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.

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Rick Rhoads  
Citizen, Credit Union Member