

**From:** [Kelli Keneipp](#)  
**To:** [Regulatory Comments](#)  
**Subject:** RBC  
**Date:** Tuesday, April 14, 2015 8:48:11 AM

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Dear NCUA,  
If RBC is truly important, then our Congress should approve the new law. That's our democratic process.  
Kelli Singogo  
Citizen, Credit Union Member