

**From:** [Tim Byrd](#)  
**To:** [Regulatory Comments](#)  
**Subject:** RBC  
**Date:** Tuesday, April 14, 2015 9:32:18 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.**

**Tim Byrd  
Citizen, Credit Union Member**