

From: [J Allan Phillips](#)
To: [Regulatory Comments](#)
Subject: RBC
Date: Friday, April 10, 2015 4:20:22 PM

Dear NCUA,

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

J. Allan Phillips

Citizen, Credit Union Member

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"It does not require a majority to prevail, but rather an irate, tireless minority keen to set brush fires in people's minds" - Samuel Adams