

**From:** [Michelle Shingleton](#)  
**To:** [Regulatory Comments](#)  
**Subject:** RBC  
**Date:** Friday, April 10, 2015 4:34:43 PM

---

Dear NCUA,

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

Michelle Shingleton  
Citizen, Credit Union Member

Sent from my Verizon Wireless 4G LTE smartphone