

**From:** [Helen Grace Smith](#)  
**To:** [Regulatory Comments](#)  
**Subject:** RBC  
**Date:** Saturday, April 11, 2015 3:33:42 PM

---

Dear NCUA,

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

Helen Grace Smith  
Citizen, Credit Union Member  
Sent from my iPhone