

**From:** [wkranec@gmail.com](mailto:wkranec@gmail.com)  
**To:** [Regulatory Comments](#)  
**Subject:** RBC  
**Date:** Tuesday, April 14, 2015 9:09:19 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.

Bill Kranec

Citizen, Credit Union Member