

**From:** [Eric Galamb](#)  
**To:** [Regulatory Comments](#)  
**Subject:** RBC  
**Date:** Monday, April 13, 2015 7:57:47 PM

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**Dear NCUA,**

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

**Eric Galamb  
Citizen, Credit Union Member**