

**From:** [Gregory Mills](#)  
**To:** [Regulatory Comments](#)  
**Subject:** RBC  
**Date:** Monday, April 13, 2015 2:05:28 PM

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Dear NCUA,

As a credit union member (multiple credit unions) I understand the need for safe and sound operations. I know that having sufficient capital in place to protect against uncertainty is important.

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

Gregory W Mills  
Citizen, Credit Union Member