

**From:** [WILLOUGHBY, JUDY](#)  
**To:** [Regulatory Comments](#)  
**Subject:** RBC  
**Date:** Monday, April 13, 2015 11:48:05 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.

Judy Willoughby  
Citizen, Credit Union Member

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