

From: [Michelle Woodason](#)
To: [Regulatory Comments](#)
Subject: RBC
Date: Monday, April 13, 2015 2:40:09 AM

Dear NCUA,

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

Michelle Cerniauskas
Citizen and Credit Union Advisory Board Member
Raleigh - Six Forks Rd Branch