

**From:** [Thomas Campbell](#)  
**To:** [Regulatory Comments](#)  
**Subject:** RBC comment from a citizen  
**Date:** Monday, April 13, 2015 4:47:09 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, and that's what I'd approve of. It is not right to enact it without a congressional vote as in any law.**

**Tom Campbell**

**A Citizen and a Credit Union Member and glad of it.**