

**From:** [Tony & Brenda Gray](#)  
**To:** [Regulatory Comments](#)  
**Subject:** RBC  
**Date:** Monday, April 13, 2015 7:15:03 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.**

**Tony Gray  
Citizen, Credit Union Member**



[Tony & Brenda Gray](#)  
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