

**From:** [Janice Tate](#)  
**To:** [Regulatory Comments](#)  
**Subject:** RBC  
**Date:** Tuesday, April 14, 2015 12:52:19 PM

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**Dear NCUA,**

**If a new Risk-Based Capital (RBC) rule is truly important, then our Congress should approve the new law. That's our democratic process.**

**Janice R. Tate**  
**Citizen, NCSECU Member**