

From: [Allen Cowen](#)
To: [Regulatory Comments](#)
Subject: RBC
Date: Wednesday, April 15, 2015 2:34:16 PM

Dear NCUA,

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

Allen Cowen
Citizen, Credit Union Member

Allen Cowen
MEMSCAP, Inc.
Tel: 919-248-9241 / Fax: 919-248-4110
E-mail: allen.cowen@memscapinc.com