

**From:** [Heather Hartsell](#)  
**To:** [Regulatory Comments](#)  
**Subject:** RBC  
**Date:** Wednesday, April 15, 2015 3:56:13 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.**

**Heather Hartsell**  
**Citizen, Credit Union Member**