

**From:** [Michelle Applequist](#)  
**To:** [Regulatory Comments](#)  
**Subject:** RBC  
**Date:** Wednesday, April 15, 2015 9:34:41 AM

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**Dear NCUA,**

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

**Michelle  
Citizen, Credit Union Member**

**MICHELLE LYNNE APPLEQUIST**

**HAVE A BLESSED DAY**