

**From:** [T.R. Goins](#)  
**To:** [Regulatory Comments](#)  
**Subject:** RBC  
**Date:** Thursday, April 16, 2015 2:34:36 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.

**Tiffany R Goins**

Citizen, Credit Union Member

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