

**From:** [Sid and Caroline Phillips](#)  
**To:** [Regulatory Comments](#)  
**Subject:** RBC  
**Date:** Tuesday, April 21, 2015 11:08:21 PM

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Dear NCUA,

If RBC is truly important, then Congress should approve the new law. That is our democratic process! Thank you for reading and listening.

Sid Phillips  
Citizen and Credit Union Member