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Proposal: Regulation D - Reserve Requirements of Depository
Institutions

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Comments:

The regulations from the U.S. Patriot Act are already more burdensome than necessary. I suspect that those monitoring all the information collected under CIP provisions are covered over by the mountains of paperwork being generated. It is frustrating to delay assisting legitimate customers because of tedious "ticky-tack" regulatory requirements. In some cases, the customers are personally known to personnel opening new deposit or loan accounts, yet they are delayed by time-consuming minor technicalities in the identification process. Please, enough is enough!