

From: F&M Bank, Thomas G. Colgan  
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Subject: EGRPRA

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Comments:

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Your comment: The increased regulatory costs associated in the wake of Dodd-Frank is forcing small community banks from existance. Community Banks help support individuals and businesses in all parts of our Country, unlike the larger financial institutions. Regulators owe it to our Country to carefully think about ways to reduce regulatory burdens on small banks.