From: Sound Community Bank, Gary L. Boman

Proposal: 1483 (RIN 7100 AE 13) Regulation P -- Privacy of Consumer Information

Subject: Reg. P

Comments:

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Proposal: Regulation P: Privacy of Consumer Information [R-1483]

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Your comment: Dear Board of Governors, I support the repeal of both Regulation DD and Regulation P from the Federal Reserve Board list of regulations. Having duplicative regulations between agencies could easily provide a source of confusion and may result in inconsistent findings. I also support the amendment to regulation V to conform the rule to the definition of "creditor" as defined in the Fair Credit Reporting Act. Thank you for this opportunity to comment.