

**Subject:** Regulation S

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**Proposal:** Regulation S- Right to Financial Privacy

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**Comments:**

The proposed rates do not take into consideration our overhead. We do not exist to provide the government with information at the incremental cost of labor. Counting overhead our lowest position costs in excess of \$125 per hour. We are a profit center. we do not offer our services to clients at cost. Also the regulations do not account for the time it requires a supervisor to review documents, seek legal council, and monitor the information being disbursed. It is time for government agencies to pay their way. The idea we are a convenient source of information at a cheap price is old fashioned. Any rate below \$100 per hour for clerks and experienced staff and less than \$150 per hour for supervisory staff is not justified.