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Subject: Reserve Requirements

Comments:

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Comments:

Thank you for allowing correspondent banks the opportunity to aggregate their banks for an account at the Federal Reserve. However, we use more than one correspondent bank as we think it is prudent to do business with more than one. Please allow us to have multipule correspondent accounts at the Fed. By allowing correspondent banks to aggregate our monies at the Fed, you are keeping the liquidity to stay in the system for us banks to borrow overnight, from time to time.