

From: Gruver State Bank, Kyle Irwin
Subject: Reserve Requirements

Comments:

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Proposal: Regulation D - Reserve Requirements of Depository Institutions
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Comments:

Gruver State Bank has more than one correspondent bank acct. so this change would greatly effect our relationships. Correspondent banks do much more for us than handle overnight deposits so for us to jeopardize these relationships could be detrimental to our business. I appreciate the opportunity for us to comment on this proposal.