

From: First National Bank of Winnsboro, Jan Mills
Subject: Reserve Requirements

Comments:

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

I want to express my support of the proposal for correspondent bank Excess Balance Accounts (EBA) with an amendment to allow participants in the EBAs to utilize the services of multiple correspondents. Sincerely, Jan Mills,
President and Chairman First National Bank of Winnsboro