

From: T. Browning
Subject: Regulation CC

Comments:

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Proposal: Regulation CC - Availability of Funds and Collection of Checks
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Name: T. Browning
Affiliation:
Category of Affiliation:
Address:

City:
State:
Country: UNITED STATES
Zip:
PostalCode:

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The proposed changes to Reg CC (like many other changes in the industry) are taking the responsibility away from the consumer and putting it on institutions! It is absurd; when will consumers be accountable again for their own actions (or should I say "lack of")? Is limiting the max hold on checks and making more funds available for immediate withdrawal that great of a decision? The proposed changes are taking away things that help protect institutions from losses! The instances of fraud continue to rise, so the last thing that should be done is to eliminate things that help mitigate an institution's risk of lost funds. With the impact the economy has had on institutions and being a small community bank, this definitely is not the time to reduce consumer's limitations and increase limitations for institutions.