

**From:** "Rick Hook" <[rhook@mdfinbank.com](mailto:rhook@mdfinbank.com)> on 09/13/2006 07:45:02 AM

**Subject:** Regulation D Reserve Requirements of Depository Institutions

Dear Ms. Johnson, We are opposed to the above revision to Reg. D. Bankers' Banks were established to do business with community banks, not compete with them.

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