

From: Nancy C Spears
Subject: Reg Y

Comments:

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Proposal: Dodd-Frank Act- Regulation Y - Conformance Period for Entities
Engaged in Prohibited Proprietary Trading or Private Equity Fund or Hedge Fund
Activities

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The disclosures that are a part of this requirement are already being disclosed to the customer. The intent of some of the new laws are to simply the information for the consumer. My idea of simplicity is less paperwork not more and certainly not duplication.