

From: AimBank, Chad E Alexander

Subject: Reg D, Q, & DD

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Comments:

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Proposal: Regulation D, Q, and DD - Prohibition Against Payment of Interest on Demand Deposits

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Comments:

The implementation of Reg Q would be devastating to community banks already struggling to continue to be profitable during this economic downturn. Banks should be focused on earnings and building capital/reserves, and they should not have to worry about something else that would drastically affect their bottom line.