

From: TXbank Branch, Fort Davis State Bank, Gary D. Edmiston
Subject: Reg D, Q, & DD

Comments:

Section 617 of the Dodd-Frank Act repealed the prohibition on paying interest on business checking accounts.

This would certainly not benefit community banks as it will surely have a negative impact on already declining earnings.

Numerous Federal regulations over the past few years has caused a large decrease in bank earnings already.

I cannot fathom the mind set of those who shall eventually put an end to community banking as we know it. If you think bank failures are on the rise now, just wait until this madness goes into effect on July 21, 2011. Please Stop it dead in it's tracks.

Sincerely,

Gary Edmiston
Txbank Branch, Fort Davis State Bank