

From: First Community Bank, Cordell H. White

Subject: Reg D, Q, & DD

Comments:

I strongly oppose the above due to its additional cost and sensitivity on the balance sheet of our community bank. As it is currently, the bank cannot even cover its cost of FDIC insurance as it sells excess liquidity in the form of Fed Funds and the inclusion of interest on demand accounts will only exacerbate an already negative situation.

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