

From: Kleberg Bank, Brad Womack

Subject: Reg D, Q, & DD

Comments:

As a community banker, I am in opposition of Section 627 of the Dodd-Frank Act. I believe that the payment of interest for business checking accounts poses a risk to the balance sheets of all community banks. In addition, it adds the possibility for increased interest rate risk as more sensitive and complicated offering are made available in the market.

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