

From: Patterson State Bank, Peter J. Lipari

Subject: Reg D, Q, & DD

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Comments:

My bank would be hurt if we had to pay interest on commercial demand deposits. We are already at a competitive disadvantage because of "to big to fail." If we have to pay interest on demand deposits, profits will shrink. We're just getting back to profitability and you give us another hurdle to over come. Let us deal with NSF regs and inter-change issues before making any changes to Reg Q.

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