

From: First Farmers State Bank, Alisa Lancaster  
Subject: Reg D, Q, & DD

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Comments:

TO: Jennifer J. Johnson, Secretary

Board of Governors of the Federal Reserve System

The repeal of Regulation Q will have a negative effect on community banks. Eroding margins, additional interest rate risk, and the competitive burden on small institutions are just a few things that would impact us negatively.

Alisa Lancaster  
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