

From: Patriot Bank, Keith Barger
Subject: Incentive-Based Compensation

Comments:

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Proposal: Incentive-Based Compensation Arrangements
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Comments:

I believe that this proposed rule is not consistent with the free open markets that allows employers to determine the best ways to compensate employees. To require banks to notify the FRS of our arrangements is a form of intrusion that ultimately cost the bank more in time, money and effort. I oppose it and ask that you not implement this proposal. Thank you, Keith Barger