

From: Bank of the Northwest, Robert Ittes

Subject: Reg D, Q, & DD

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Comments:

Dear Federal Reserve,

Relationship banking is measured by the bank's level of non-interest bearing deposits compared to its total deposits. The payment of interest on business deposits is not only going to erode that measure, it is also going to cause increased liability sensitivity for all banks and increased fees for the bank's customers. Is that what you want?

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