From: Preston National Bank, J. B. Belvin, III

Subject: Reg D, Q, & DD

## Comments:

I support the repeal of the elimination of Reg. Q.

The effect on the Balance Sheet and Income Statement for small and community banks will be significant in these difficult times, especially with the looming rising rate scenario. Please reconsider eliminating Reg. Q

J. B. Belvin, III Preston National Bank