

From: State Employees' Credit Union, Kim Jordan
Proposal: 1433 - Reg. D -(RIN AD83) - Reserve Requirements Of Depository Institutions:
Reserves Simplificatio
Subject: Proposed rules to simplify the administration of reserve requirements and reduce
administrative burd

Comments:

Date: Dec 02, 2011

Proposal: Regulation D - Reserve Requirements of Depository Institutions:
Reserves Simplification and Private Sector Adjustment Factor
Document ID: R-1433
Document Version: 1
Release Date: 10/11/2011
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Comments:

Totally agree with letter from Sue Douglas,SECU. REG D has changed little in
over 30 years and the Federal Reserve Board of Governors has a wonderful
opportunity to remove the limitations on internal transfers made by consumers
from their own accounts. Thank you.