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VIA EMAIL: reg.comments@federalreserve.gov

December 19, 2011

Jennifer J. Johnson, Secretary
Board of Governors of the Federal Reserve
20th Street and Constitution Avenue, NW
Washington, DC 20551

RE: Docket #R-1433 and RIN No. 7100 AD 83; Proposed Amendments to Regulation D

Dear Ms. Johnson:

On behalf of Truliant Federal Credit Union and our over 180,000 member-owners, we would like to thank you for the opportunity to provide the following brief comment to the Federal Reserve Board's proposed Regulation D changes.

We request the Board, when reviewing Regulation D to "reduce administrative/operational cost associated with reserve requirements for both depository institutions and the Federal Reserve," to please consider taking this opportunity to make one simple, yet significant, additional change in Regulation D. ***Please consider removing the restrictions on the number of times in a month a consumer may transfer money by electronic means among his/her accounts.***

There have been significant advances in technology since the 6-transfers-per-month rule was put in place and it simply no longer makes sense, for either the consumer (who wants convenience) or the financial institution (which bears the regulatory burden of keeping track of the transfers.) This change would greatly benefit both the American consumers and improve the regulatory burden for financial institutions.

Although, we recognize that the Board has not specifically asked for feedback on this portion of the Regulation, your thoughtful consideration is appreciated. Thank you again for the opportunity to submit comments on the proposed changes.

Sincerely,

A handwritten signature in black ink that reads "Renée C. Mier".

Renée C. Mier, CUCE, BSACS
Compliance Specialist