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Subject: Reg E - EFT

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Comments:

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Comments:

We are a bank in a rural area and whenever we have to make a foreign wire transfer we have to use a correspondent bank to make the transfer. We do not know what other fees may be charged by other banks that handle the transfer. Therefore, there should be a permanent exception to the disclosure of "other fees" and the model form should allow for the elimination of that line in the disclosure.