

From: Premier America Credit Union, Marge McNaught
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: Nov 03, 2011

Proposal: Regulation D - Reserve Requirements of Depository Institutions:
Reserves Simplification and Private Sector Adjustment Factor
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Comments:

I concur with the suggestion submitted by Sue Douglas of State Employees Credit Union regarding the elimination of the restriction on the number of "me to me" transfers a consumer makes witin the same institution. This limitation no longer serves its purpose and imposes needless costs and inconvenience on financial institutions and account holders alike.