

From: Universal 1 Credit Union, Loren A Rush  
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

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Comments:

Date: Nov 04, 2011

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

Consumers will benefit with a change to QE-4 removing limitations on the number  
of debit transactions from a savings account.