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Subject: Reg E - EFT

Comments:

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Comments:

Hilltop Community Bank is a small bank with three branches located in central New Jersey and prides itself on superior customer service. Hilltop is concerned about the new disclosure requirements for international wire transfers. Hilltop performs international wire transfers mainly for our business customers and some individual customers on a regular basis. It will be difficult to determine other charges or fees assessed by foreign banks during the international transfer process once it has left the U.S and the exchange rate involved. Consideration needs to be made to the impact this regulation will have on smaller banks like us.