

**MAXWELL STATE BANK**  
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MAXWELL, IOWA 50161  
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November 1, 2019

Ann Misback, Secretary  
Board of Governors Federal Reserve System  
Via: [regs.comments@federalreserve.gov](mailto:regs.comments@federalreserve.gov)

RE: Docket No. OP-1670

Dear Ms. Misback,

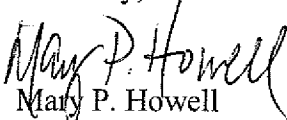
We are a small bank in a small community. We need a champion like the Fed to govern Faster Payments to be fair for all. It has been concerning that the biggest banks have banded together to try to take us out of this arena without paying them a fee. So, we appreciate your effort in Fed Now!

I will try to be brief, but these are important components to our bank:

1. Interoperability,
2. Rules on settlement so we do not need staff on hand 24/7 to process transactions,
3. Fraud Protection for customers so that fraudsters cannot get an individual's unique identifier and steal their money,
4. Transaction limits,
5. Fair Fee Structure – so we are not priced out of the market.

I am on the Board of Directors of Shazam. I am proud of their efforts to assist in this process and be a voice for our smaller institutions. We support Shazam's voice in assisting with this process in a fair and efficient manner.

Sincerely,

  
Mary P. Howell  
President & CEO