

MARGARET MCELROY GOATLEY

Proposal and Comment Information

Title: Loans to Executive Officers, Directors, and Principal Shareholders of Member Banks; Bank Holding Companies (Reg O and Y), R-1896

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Submitter Information

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As a community bank officer and member of the compliance team, I strongly support the changes to update Reg. O limits. The existing regulations are very outdated and need to be updated and amended to increase the dollar threshold limits and index them going forward. These regulations have not changed in many years, and the banking industry needs updates of its regulations to coincide with the everchanging banking and financial markets.