

From: "Rentfro, Regina" <rrentfro@bocrawlins.com> on 02/11/2008 10:45:02 AM

Subject: Regulation D Reserve Requirements and Regulation I FRB Stock

I feel it's time to modernize the definitions of in-person withdrawals to include ATM withdrawals, telephone transfers, and computer transfers that go from one account to another account held at the same financial institution.