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Sent: Thursday, April 15, 2004 2:20 PM  
To: regs.comments@federalreserve.gov; comments@fdic.gov;  
regs.comments@occ.treas.gov; regs.comments@ots.treas.gov  
Subject: EGRPRA

I am writing to express my concerns over the ever increasing and ever more burdensome amount of regulatory and compliance requirements being faced by the banking industry.

While I completely understand, and am in agreement, with the fact that we engage in a business that must have regulation. I feel we are nearing the point of saturation. Our ability to sit down with our customers to review their financial needs and present them with solutions is being replaced by us checking to be sure that they are not on the OFAC list, or are not named on a 314 (A) request, we need to make sure we are taking the myriad of steps and collecting the ever increasing amount of documentation required to open an account under the provisions of the U.S. Patriot Act.

It seems to me that bankers are being forced from our role as financial services providers to that of being a "watchdog".

Please consider reviewing the amount of regulatory procedures that are being placed on this industry. I know both the banking industry and our customers will appreciate it.

Thank You;  
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