

From: Gary Yow [GYow@mandpbank.com]
Sent: Tuesday, April 20, 2004 10:13 AM
To: 'regs.comments@federalreserve.gov'; 'comments@fdic.gov';
'regs.comments@occ.treas.gov'; 'regs.comments@ots.treas.gov'
Cc: 'robert.rowe@icba.org'
Subject: EGRPRA

I am in agreement with mr. Rob Rowe, regulatory council memo dated
4/7/04 on reducing regulatory burden.
Gary Yow

Executive Vice President

Ferry Lake State Bank

Springs, Arkansas

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