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**Evans, Sandra E**

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**From:** Treva Block [tmb@CommunityBankIowa.com]  
**Sent:** Friday, March 26, 2004 10:45 AM  
**To:** regs.comments@federalreserve.gov; comments@fdic.gov; regs.comments@occ.treas.gov;  
regs.comments@ots.treas.gov  
**Subject:** EGRPRA

The Privacy Act requires Financial Institutions to send out an annual notice each year. I feel our customers are not reading these because they are overwhelmed with mailings from all their financial institutions.

An initial notice at the time of account opening should be all that is required. If they want to opt out, the time to do it is at the account opening or if we have a change in our policy we should be required to send out a notice. The annual notice is redundant. It's more junk mail for the consumer.

Sincerely,  
Treva Block, AVP  
Community Bank  
Dunlap, IA