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April 1, 2002

Regulations and Legislation Division  
Chief Counsel's Office  
Office of Thrift Supervision  
1700 G Street, NW  
Washington, D.C. 20552

Attention: Study on GLB Information Sharing

To Whom It May Concern:

Thank you for providing the opportunity to offer feedback on the privacy regulations instigated by the Gramm-Leach-Bliley Act of 1999.

In this age of increased access to information, we support the combined regulatory efforts to seek a balance protecting private consumer information while servicing consumer's financial needs.

The Joint Release on Privacy Guidelines dated December 2001 provided much needed clarification on several realistic operational situations not directly addressed in the original legislation. This type of specific feedback significantly assists financial institutions in identifying optimal operational implementation of the laws.

We encourage the coalition of federal agencies involved with privacy regulations to continue to provide instruction and feedback to questions, as well as to update associated laws to exist in concert with privacy regulations (e.g. the Fair Credit Reporting Act).

If I can be of any further assistance, please feel free to contact me at 1-800-500-MFCU (6328).

Sincerely,

Nara Hartmann  
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