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'regs.comments@occ.treas.gov'; Comments, Regs  
Subject: EGRPRA - BSA/AML

Two primary ways to reduce time/red tape:

1. Increase the CTR reporting threshold to \$15,000 or \$20,000. (There has been no "cost of living" adjustment since the 1960's.)
2. Reduce the MSB due diligence requirements of financial institutions. It should not be a requirement of financial institutions to monitor the AML program of MSBs. This should be a federal regulatory matter. The agencies need to stop relying on banks to enforce federal rules and regulations that are outside our direct control. The time and costs of this provision will be astronomical! (We are already obligated to manage our own BSA/AML program and the requirements in this area have grown exponentially. We should only be held accountable for what is under our direct control!)

Thank you for your consideration.

Monroe Bank

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