

**Subject:** Regulation D Reserve Requirements and Regulation I FRB Stock

**Date:** Apr 14, 2008

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**Proposal:** Regulation D

**Document ID:** R-1307

**Document  
Version:** 1

**Release Date:** 12/31/1999

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**Comments:**

Regulation D limitation of 6 transfers per month for web or phone initiation, while allowing unlimited transfers made in person, by ATM or messenger, does not make any sense. With banks promoting online banking, why should I be forced to go into a branch or go to an ATM to make a transfer simply to avoid the 6/month limit, possible bank fees and possible cancellation of my account. Reg D should be modified either to allow a higher number of transfers (of all types) or, preferably, to eliminate the limitation altogether.

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