

From: Guaranty Bank & Trust Co. of Delhi, Troy Q Richards

Subject: Reserve Requirements

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Comments:

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Proposal: Regulation D - Reserve Requirements of Depository Institutions

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Comments:

I am writing in favor of the proposed amendments to Regulation D that would allow for the establishment of excess balance accounts (EBA's). We feel that this would enhance the banker's bank relationship we have with First National Bankers Bank by helping to address some of the recent issues that have arisen in the fed funds market. Sincerely, Troy Q. Richards Executive Vice President Chief Operations Officer