

From: Community Trust Financial Corporation, James Kendrick  
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:

Community Trust Financial Corporation is a financial holding company based in Louisiana, parent to state chartered banks in Louisiana and Texas. I serve in the position of Chief Financial Officer for the Corporation and each of its subsidiary banks, and represent each in the communication of this correspondence. We fully support amending Regulation D - Reserve Requirements for Depository Institutions, to permit the establishment of limited-purpose accounts at respective Federal Reserve banks for the maintenance of excess balances of eligible financial institutions. The proposed change will reduce a key burden on intermediary institutions such as banker's banks to realign their balance sheet in order to provide important additional financial support to their constituent financial institutions. Thank you for this opportunity to express our opinion.