From: Elizabeth G Freyer, Victoria, TX

Subject: Reserve Requirements

Comments:

Date: Feb 24, 2009

Regulation D - Reserve Requirements of Depository Institutions Proposal: Document ID: R-1350 Document Version: 1 Release Date: 01/29/2009 Name: Elizabeth G Freyer Affiliation: Category of Affiliation: Commercial Address: City: Victoria State: TX UNITED STATES Country: Zip: 77901 PostalCode:

Comments:

I am in favor of the proposal on the Correspondent Banks and Excess Balance Accounts with the Federal Reserve with the exception of only allowing one agent per bank. I would expand the final rule to allow more agents per bank.