

From: "Eric Broyles" <ebroyles@ec.rr.com> on 08/22/2006 09:15:07 PM

Subject: Interagency threshold requirements on Funds Transfers and Transmittals of Funds

Dear Sir,

Before starting, I believe we have to take a proactive position when it comes to national security and the fight against terrorism; however, I do not believe this has to be at the expenses or complete abandonment of U.S. Citizen's civil liberties and the right to privacy. I am opposed to the rulemaking change in this regulation for three reasons:

- 1) It will further violate the privacy rights of law abiding American Citizens.
- 2) It increases the cost of my services at my financial institution because it requires them to divert resources to maintain these records. In all honesty, this is an indirect form of taxation without representation.
- 3) It allows a federal agency to circumvent individual constitutional rights and the due process of law with limited or no congressional or OMB oversight.

As a relative of a founding father of this county, my family has fought in every war protecting those rights and civil liberties this country was founded on. I feel honoring FinCEN's request would be further intrusion of those civil liberties and rights guaranteed under the U. S. Constitution and Bill of Rights.

Never forget, that once we allow a government to start eroding the civil liberties of a people it is a very hard process to reverse and usually has a disastrous outcome. The citizens of Germany are testament to this fact!

Thank you,

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