**From:** English, Susan
**To:** Regs.Comments
**Subject:** Reporting Form # FFIEC 041
**Date:** Tuesday, April 09, 2013 2:19:58 PM

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I am commenting on the proposed rulemaking regarding service charge categories.

The proposed definitions for the three categories of consumer deposit account service charges are clear.

Although our system enables us to identify all three service charge categories, our system does not differentiate amounts within each category between consumer and non-consumer accounts. Therefore, for each category, the data available from our institution would be those fees collected in total of both consumer and non-consumer accounts.

Respectfully submitted,
Susan English

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