From: English, Susan
To: Regs.Comments

Subject: Reporting Form # FFIEC 041

Date: Tuesday, April 09, 2013 2:19:58 PM

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

Susan English
Finance Officer & Cashier
The First National Bank of Groton
161 Main Street
Groton, NY 13073
Phone (607) 898-5871
Fax (607) 898-5085
SEnglish@GrotonBank.com

The information transmitted herein is intended solely for the individual or entity to which it is addressed and may contain privileged material. Any review, retransmission, dissemination or other use of, or taking action in reliance upon this information, by persons or entities other than the intended recipient is prohibited. If you have received this e-mail in error, please contact the sender by return e-mail and delete or otherwise destroy this material from all computers, electronic and non-electronic files. Thank you