From: Deena Johnson <djohnson@peoplesbankofwi.com>

Sent: Thursday, March 21, 2013 10:43 AM

To: Comments

Subject: Consolidated Reports of Condition & Income, 2064-0052

Upon reviewing the new 2013 proposals, I feel that in our institution, it will be very difficult to separate out the ATM fees for consumers and non-consumer customers.

Thank you.

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