From: Phillip Perkins [mailto:phillip.perkins@alliancebanktexas.com]

Sent: Tuesday, October 30, 2018 2:35 PM

To: Comments

Subject: RIN 3064-AE65

I am in favor of the proposal to rescind and remove the regulations relating to the disclosure of financial and other information by FDIC – insured state nonmember banks.

Regards,

Phillip

Phillip Perkins

Senior Vice President, Commercial Loan Officer Alliance Bank Central Texas 4721 Bosque Blvd. Waco, TX 76710 Direct: (254) 741-8050

Fax: (254) 741-8051 Mobile: (254) 640-6751 NMLS ID# 423069

Email: phillip.perkins@alliancebanktexas.com

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