From: Randy Sara [mailto:Randy.Sara@norstates.com]

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To: Comments

Subject: Financial Institution Letter 66-2018

Kudos to FDIC for removing this. I've been a CFO in banking since before this regulation came out and NO ONE has ever asked for a copy of a summary annual disclosure, even in the downturn. As a matter of fact, FDIC examiners stopped asking for a copy of it. THANKS – one less land mine for us in the field to not have to worry about. Take care.



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