From: Penny Vise [mailto:Penny.Vise@cbsbank.net]
Sent: Tuesday, November 20, 2018 11:41 AM

To: Comments

Subject: RIN 3064-AE65

As Compliance Director of CB&S Bank, I believe the FDIC's proposal to rescind and remove its regulations relating to the disclosure of financial and other information by FDIC-insured state non-member banks would be beneficial to banks and relieve regulatory burden.

As the FDIC has stated, all of this information is available on the FDIC's website. Furthermore, in all my years of banking, I do not remember anyone requesting this information. Consumers are knowledgeable of technological advances and the availability of vast amounts of information for anything they wish to find on the internet, therefore, this measure would not create a hardship for consumers.

I commend the FDIC for making this proposal as a step to reduce regulatory burden.

Thank you,

Penny Vise

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