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**Sent:** Monday, October 01, 2018 5:03 PM

To: Comments

Subject: RIN 3064-ZA02 Improving Communication with Banks and Other Stakeholders

Have you ever considered developing and maintaining a contact list of Chief Compliance Officers? Communications could be more personal and you would ensure that the appropriate banking official has been contacted. A situation could occur that would require immediate contact with all CCO's and one would think that the Agencies charged with the oversight responsibilities would have such a list on hand. Banks could be required to update this list on an annual basis.

Kind Regards,

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