

**From:** Mark Miedtke

**Sent:** Thursday, February 17, 2011 12:41 PM

**To:** Comments

**Subject:** RIN #3064-AD37

Another proposed rulemaking-on top of the pages of changes already on top of the thousand's of pages of rules already in place. We cannot afford to hire hundreds of compliance people to keep up with the rules written by hundreds of regulatory people. How about if you just place a regulatory person in each Bank to warn the customers of the dangers of banking and to be the authority for us to enable us to understand and comply with all of the regulations written. Why make each Bank hire countless people and lawyers to try to interpret the regulations when you could just have an expert in our bank placed there by the people writing the laws. This proposed rule is fairly simple, including how to hand out a brochure to our customers, my point is that it is another rule on top of the thousands already in place. Let's stick to the changes that matter-like regulating the commission based mortgage industry and simplify the disclosures so that a customer can understand them.

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