From: Susan Patterson Etheredge [s.etheredge@csbsa.com]

Sent: Thursday, October 06, 2005 9:33 AM

To: regs.comments@federalreserve.gov; comments@fdic.gov;

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Subject: EGRPRA

Reg CC - Confusing and outdated with faster clearing times.

Susan Patterson Etheredge Citizens State Bank Luling, Texas