From: Felicia Weiner [FWeiner@valleyviewbank.com]

Sent: Monday, August 15, 2005 1:50 PM

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

regs.comments@occ.treas.gov; Comments, Regs

Subject: EGRPRA

Would like to comment on the redundancy of the requirement for an annual privacy disclosure to be mailed to customers. Everyone receives a plethora of these and it is a waste of paper. It should be given at the time of account opening and then if a change is made to conditions or to the policy, a mailing could be generated at that time.

Felicia H. Weiner, Vice President Valley View Bank/Retail Administration

7500 West 95th Street Overland Park, KS 66212 913-381-3311 x 120 fweiner@valleyviewbank.com