
From: Brad Butler [BButler@accessbankplus.com]
Sent: Tuesday, April 25, 2006 6:03 PM
To: Comments, Regulation
Subject: RIN 1506-AA85

Greetings,

First National Bank of Mexia had rather not bank MSB's. They are a hassle and add regulatory risk. We have closed out one agent for an MSB due to the hassle and repeated comments from our external compliance consultant. We only keep MSB's that have public relations issues that force us to bank them.

The crux of the problem is that the government is trying to regulate a third party through the bank. We do not want the job. My answer to the regulators' concerns is for them to regulate the MSB's directly and leave the banks out of it. This would probably be the position of most banks when it comes to most compliance regulations. The MSB issue is about the only issue where the bank's can make a decision about eliminating compliance risk and cost rather than having it crammed down their throats.

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