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**From:** Windy [windy@wfeca.net]  
**Sent:** Tuesday, May 02, 2006 2:59 PM  
**To:** Comments, Regulation  
**Subject:** RIN 1506-AA85

The requirment threshold for \$1,000.00 checks or greater is too small. Most payroll checks are that amount or more and don't need to be considered for "inspection". Dollar amounts in excess of \$2,500.00 or \$3,000.00 would be more realistic.  
Many MSB's act as "local banks" in many areas of the country.

Thomas W. Wilder IV  
Bank of Jackson County