
From: Patricia E. Daley [pdaley@spencersavingsbank.com]
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To: Comments, Regulation
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I would like to comment on the "Access to Banking Services by Money Services Businesses". I am a Bank Secrecy Act Officer at a \$290 million asset bank. I feel that for my bank there are more compliance liabilities than those MSB accounts are worth. Banks are already burdened with a lot of compliance issues for BSA, OFAC and the Patriot Act.

Pat Daley
Vice President-Operations & Security
Spencer Savings Bank
508-885-5313 ext 222
508-885-8611 fax
pdaley@spencersavingsbank.com

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