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**From:** Martha Ely [marthae@westshorebank.com]  
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**To:** Comments, Regulation  
**Subject:** RIN 1506-AA85

Money Service Business comment

The only comment I have is please educate the business on what is required of them in 5<sup>th</sup> grade level English. They do not understand what they need to provide to the banks or what their responsibilities are. It is hard to continually monitor a Money Service Business and offer services to them when they do not know the rules and they are astounded when we inform them of what is required. They sign up as a Money Service Business just because their accountant has told them that they had to.

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