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**From:** Lloyd Gunter [lgunter@communitybankga.com]  
**Sent:** Wednesday, August 02, 2006 3:19 PM  
**To:** Comments, Regulation  
**Subject:** 1506-AA86

Gentlemen,

Your consideration of lowering the threshold from \$3,000.00 to \$1,000.00 should be approached with great caution. I really don't understand or see the need for the lower amount. We are a small bank typical bank in South Georgia. The additional cost to monitor the information for the lesser amount in my opinion will not be beneficial or increase the effectiveness for law enforcement in tracking such small amounts.

I strongly urge you to leave the threshold at \$3,000.00.

Sincerely,  
Lloyd Gunter  
President-CEO  
Community Bank of Georgia, Baxley, GA. 31513