
From: Dianne Haberman [dhaberman@gunnisonbank.com]
Sent: Thursday, August 10, 2006 4:22 PM
To: Comments, Regulation
Cc: Ashley; Haberman, Dianne
Subject: RIN 1506-AA86 Comments on ANPR

Comments regarding the potential burden of lowering the \$3,000 recordkeeping threshold for funds transfers and transmittals of funds by financial institutions.

We analyzed increased volume over a one-month period using a \$1,000 threshold. We averaged a 160% increase in volume over the current \$3,000 limit. None of the additional records pointed to suspicious activity. We are a small bank and the increased workload will have a significant impact on staff. Our funds transmittal practices will not change as a result of a change in the threshold.