

From: "Konetzki, Alan" <AlanK@communitybankandtrust.com> on 03/09/2007 03:40:01 PM

Subject: Securities Exchange Act

Comments regarding proposed Reg. R:

1. The cash only restriction on referrals by an unregistered bank employee, I believe to be restrictive and unnecessary as long as the compensation is less than or equal to \$25, we have more flexibility to administer our programs.
2. The high net worth/institutional customer referral reward is vague and overly complicated.
3. The bonus wording is unclear and could easily cause innocent infractions.

I am not in favor of the proposed regulation with these provisions.

Alan R. Konetzki
Community Bank & Trust
Sr. Vice President
(920) 459-4444 x 1764
alank@communitybankandtrust.com