

The Guaranty Trust Company of Missouri

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July 29, 2004

Mr. Jonathan G. Katz, Secretary
Securities and Exchange Commission
450 5th Street, NW
Washington, DC 20549-0609

RE: Release #34-49879
File #S7-26-04

Dear Mr. Katz:

I am writing on behalf of The Guaranty Trust Company of Missouri to request an extension of the comment period for proposed Regulation B.

Although the proposed effective date of January 1, 2006 is far enough in the future to give affected institutions time to develop processes to comply with the proposed regulation, the period between the public release of the proposal and the end of the comment period is much too short. This time frame for comments severely restricts the opportunity for reasoned evaluation of the proposal and submitting of comments.

Therefore, I respectfully request the SEC reconsider the end date for comments and ask that it be extended to October 1, 2004. This will provide sufficient time for banks and trust companies to review the regulation and submit meaningful comments to the SEC in order to finalize the regulation.

Sincerely yours,

Angela M. Dalton
President

cc: Senator Christopher (Kit) Bond
Senator James Talent

