

From: Steve Whitcher
To: ATR-BankMergers (ATR)
Subject: [EXTERNAL]
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I urge including statements near the beginning that clearly states that private banks and indeed all corporations have no Constitutional guarantee to exist or operate. Such rights are by legislative permission. The purpose of banks is to serve the public and profit-making is subservient to that purpose.

Within the guidelines for approving mergers, top priority should be given to improving services to the public.

Mergers that primarily benefit shareholder's and bank manager's finances at the expense of consumer costs should be discouraged.