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TT&L
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3000 TITLE: EVP / CFO & Cashier
4000 ORG: Sun Country Bank
5000 ORG TYPE: Financial Institution & Trade Association
6000 PHONE: 760-952-4881
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8000 COMMENTS: With the proposed increase of approximately 23 basis points,
Sun Country
Bank would not be interested in continuing to participate in the TT&L
Demand Note program. There is no advantage to us.

Continuing to benchmark the rate against the federal funds rate is more
easily understood or verified, especially by smaller community banks.

Sun Country Bank would be interested in term participation provided
that the rate does not change from the current FF less 25 bp.