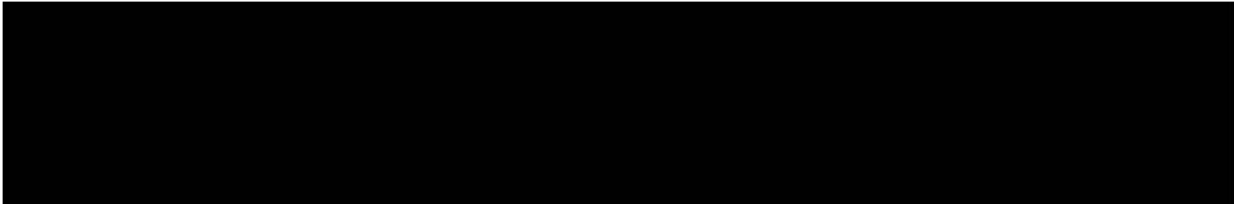


From: [Calvert, Tabbetha](#)
To: [Comments](#)
Subject: [EXTERNAL MESSAGE] August 1, 2024 - EGRPRA; Comment Request (RIN 3064-ZA39)
Date: Monday, October 7, 2024 10:00:38 AM
Attachments: [image001.png](#)
[image002.png](#)
[image003.png](#)
[image004.png](#)
[image005.png](#)
[image006.png](#)



The Citizens Bank, Philadelphia, MS recommends the CTR reportable threshold of \$10,000.00 be re-evaluated and raised to a higher threshold thereby enabling the reported transactions to be better utilized in law enforcement reviews. Additionally, the SAR threshold of \$5,000.00 should be re-evaluated and raised to a higher threshold enabling better quality cases to be reviewed by law enforcement. The current thresholds of CTRs and SARs is outdated in comparison to the financial industry and currently causes an excessive number of filed reports and cumbersome work for financial institutions and those who review those filed reports.

Thanks!

Tabbetha Calvert, CRCM
VP / BSA Officer



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