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BANK OF AMERICA  
NATIONAL TRUST AND SAVINGS ASSOCIATION

San Francisco, California

December 22, 1939.

Honorable Marriner S. Eccles,  
Chairman of the Board of Governors,  
Federal Reserve System,  
Washington, D. C.

Dear Governor Eccles:

At the request of Mr. L. M. Giannini,  
I am sending to you herewith a copy of a letter  
addressed to the Comptroller of the Currency by  
the Board of Directors of Bank of America National  
Trust and Savings Association under date of December  
12, 1939.

Yours very truly,

/signed/ R. P. A. Everard

R. P. A. Everard,  
Secretary.

Enclosure