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BANK OF AMERICA
N. T. & S. A.

New York

December 22, 1939

Hon. Mariner S. Eccles
Chairman of the Board of Governors
Federal Reserve System
Washington, D. C.

Dear Mr. Eccles:

Herewith enclosed copy of letter
addressed by me today to the Comptroller of Currency from
New York which is self-explanatory. I am also taking the
liberty of enclosing five other copies for the other members
of the Board, which I would thank you to deliver to them.

Wishing you and yours a Merry Christmas
and a Happy and Prosperous New Year, I am

Yours sincerely,

(s) A. P. Giannini