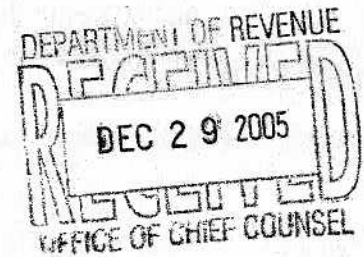


THE FIRST NATIONAL BANK of LIVERPOOL

Original: 2508

104 N. FRONT STREET • P. O. BOX A
LIVERPOOL, PENNSYLVANIA 17045-0600
(717) 444-3714 • FAX (717) 444-2157



December 28, 2005

Mary R. Sprunk
Office of Chief Counsel
PA. Dept. of Revenue
Dept. 281061
Harrisburg, Pa. 17128-1061

Re: Repeal of Rule Sec. 46.9 Financial Institution Security Equipment

Dear Ms. Sprunk:

This letter is to voice this Bank's opposition to the repeal of Rule Sec. 46.9. The removal of this regulation and underlying definition will cost the banking industry, and this bank in particular, many dollars.

As a requirement of operating our business, this Bank must purchase computer equipment, software, data lines, encoders, after hours banking-telephone system, LAN network and maintenance of the software and hardware. We must do this to keep abreast of the newest technology in order to provide the services our customers expect. The payment of sales tax on these items and services will increase our cost of business which must be passed on to our customers via higher loan rates, lower deposit rates and additional fees. The bottom line is the **public** will bear the cost of the repeal of Rule Sec. 46.9.

In summary, this Bank of 24 employees and directors do not approve the repeal of Rule Sec. 46.9.

Sincerely,

The First National Bank of Liverpool

William K. Greis
Business Development

Original: 2508

OFFICE OF CHIEF COUNSEL
DEPT. 281061
HARRISBURG, PA 17128-1061

COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF REVENUE



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INDEPENDENT REGULATORY
REVIEW COMMISSION

Mary R. Sprunk
Direct Dial: (717) 783-7524
msprunk@state.pa.us
Fax: (717) 772-1459

Kim Kaufman
Executive Director
Independent Regulatory
Review Commission
14th Floor
333 Market Street
Harrisburg, PA 17101

Re: Public Comments - 15-430
Department of Revenue
Notice of Proposed Rulemaking
Administrative Clean Up of Chapter 46
Construction Contractors and
Amendment to § 31.11

Dear Mr. Kaufman:

In accordance with Section 5(c) of the Regulatory Review Act (71 P.S. § 745.5(c)), please find enclosed one public comment received by the Department on December 29, 2005, relating to Regulation 15-430, Administrative Clean Up of Chapter 46 Construction Contractors and Amendment to § 31.11.

If you have any questions regarding this matter, please contact me at (717) 783-7524.

Very truly yours,

A handwritten signature in cursive script that reads 'Mary R. Sprunk'.

Mary R. Sprunk
Regulatory Coordinator

Enclosure

MRS:seh

#5036