

ANGUS S. KING, JR.
MAINE

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United States Senate

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February 24, 2015

Christopher D'Angelo
Chief of Staff
Bureau of Consumer Financial Protection
1700 G Street NW
6111 E-B
Washington, DC 20552.

Dear Mr. D'Angelo,

While Julia DeBery was not selected last year to serve on your agency's Community Bank Advisory Council, I am pleased to again enthusiastically support Julia's application for appointment.

With nearly seventeen years of experience at Bath Savings Institution, Julia has an extraordinary background in consumer financial products and services, consumer protection issues, and the banking needs of underserved communities. Most critically, as Senior Vice President of Risk Management & Internal Audit, Julia understands how federal regulations can impact the day-to-day operations of small community banks. She generously shares this knowledge with other members of the Maine banking industry through her position on the Compliance Committee for the Maine Bankers Association. I have found Julia to be smart, thoughtful, and passionate about her work; qualities that I believe make her an excellent candidate for membership on the Advisory Council.

In operation since 1862 and highly regarded in Maine, Bath Savings Institution is a wonderful example of community banking done right. Maine and its community banks would be well-represented by Julia DeBery and Bath Savings Institution on the Community Bank Advisory Council. Thank you for considering her application.

Sincerely,



ANGUS S. KING, JR.
United States Senator

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