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# United States Senate

WASHINGTON, DC 20510

March 24, 2014

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

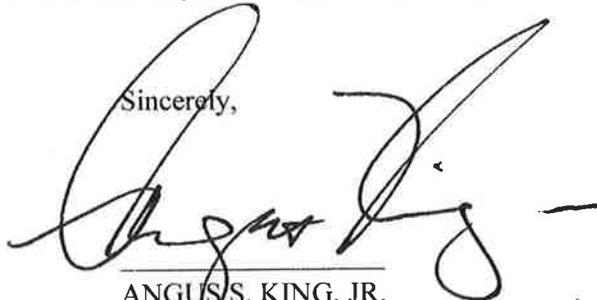
I am writing to enthusiastically support Julia DeBery's application for appointment to the Community Bank Advisory Council at the Bureau of Consumer Financial Protection.

With nearly sixteen 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.

I would also note that despite New England's strong tradition of community banking, none of the current twelve members of the Community Bank Advisory Council appear to represent New England-area banks. 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

*Hope you can help on this really good candidate*

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