Comment received on June 10, 2020 on MSAAC@occ.treas.gov.

Dear Mr. Michael R. Brickman, Deputy Comptroller for Thrift Supervision,:

I am submitting the question below for the public meeting of the MSAAC will be held on Monday, June 29, 2020

"My mutual bank says we depositors are like owners. When I own a stock, it is easy to find the compensation of each highly paid executive. Why shouldn't mutuals be required to disclose top executive compensation in the similar easy to find manner as public companies?

Isn't transparency good?"

Respectfully William R. Dossenbach