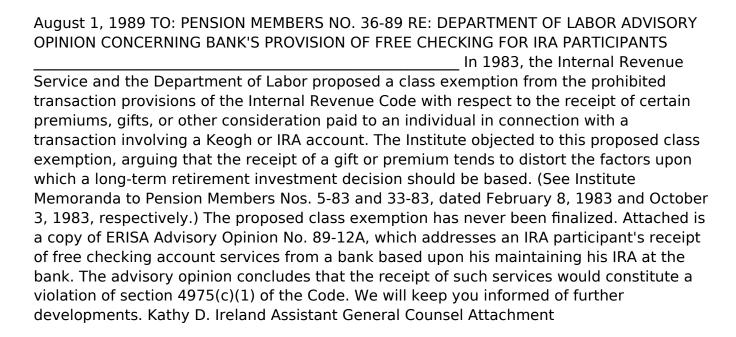
MEMO# 1303

August 1, 1989

## DEPARTMENT OF LABOR ADVISORY OPINION CONCERNING BANK'S PROVISION OF FREE CHECKING FOR IRA PARTICIPANTS



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