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MR. Robert Feldman, Ex Sec
Attw Comments/legal USS
FDIC
550 17th St NW
Washington, DC 20429

September 15, 2004

C. Kendrick Fergeson
Chairman

RE: RIN Number 3064-AC50

Chairman
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Mr. Feldman - As Chairman of the ABA and representing
all Banks in the US, I would like to applaud the FDIC
for considering increasing the size of small banks for
a streamlined examination. I believe that simply increasing
the exemption from \$250 to \$500 million will have
no material effect on the total AIs that form in
that category. By streamlining the examination for Banks
from \$500 million to \$1 Billion will make compliance
more meaningful and I believe will make the results
more meaningful. I applaud the FDIC for attempting to
reduce regulation compliance cost on American's
Small Banks.
Jeff, Davis