



"People You Can Bank On"

RECEIVED
SEP 16 2004
By _____

5761

C. Kendrick Fergeson
Chairman

September 15, 2004

MR. Robt. Feldman, Ex Sec
 Attn. Comments/Legal ESS
 FDIC
 550 17th St NW
 Washington, DC 20429

Re: RIN Number 3064-AC50

Mr. Feldman,

Let me encourage you to adopt a Streamline CRA plan for small banks under \$1 billion. While our banks are only less than \$300 million ^{each}, we plan on growing over the years. I believe that FDIC does an outstanding job of CRA now and moving the examples up will NOT change our bank's culture or community involvement.

I believe that FDIC's leadership in this area will go a long way in encouraging banks to be more involved in the process. I appreciate for the hard work letter, but I've been on the road and realize time is short.