

April 21, 2005

Mr. Robert E. Feldman
Executive Secretary
Federal Deposit Insurance Corporation
550 17th Street, N.W.
Washington, D.C. 29429

Attn: Comments/LegalESS

Re: Community Reinvestment
RIN number 3064-AC89

Dear Sir/Madam:

As a community banker, I am pleased to comment in support of the proposal issued by the FDIC that would amend the definition of a small institution to be a bank that is under \$1 billion in assets. I believe that this change will provide much needed regulatory burden relief for me and other community bankers. It seems that every week there is a new or additional regulation with which we must comply. This is one example of regulatory burden relief that will really make a difference. I would much rather use the limited resources available to my bank to serve my community than to collect and maintain data and documents to prove to examiners that I am meeting the needs of my community.

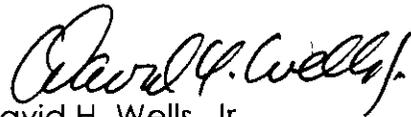
K Bank is located in metropolitan Baltimore, has eight branches, over \$500 million in assets and over 200 employees. In 2004, K Bank provided nearly \$850 million in financing in our local community.

Compliance with the Community Reinvestment Act is something we take very seriously at our bank. We don't just believe it is the right thing to do; we believe it is the right business to do. No community bank can survive and compete without meeting the needs of its customers and communities. We believe in our community and in our customers and want to work with them to provide products and services that best meet their credit needs. We do not need a complicated examination process to show that we are complying with the law.

It is absurd to think that a bank thousands of times larger than my own community bank should be examined using the same procedures. I strongly urge you to amend the definition of a small bank for CRA purposes to be an institution with less than \$1 billion in assets, regardless of whether the bank is part of a holding company. This is a good proposal and is the right thing to do.

Thank you for considering my views.

Very truly yours,

A handwritten signature in black ink, appearing to read "David H. Wells, Jr.", written in a cursive style.

David H. Wells, Jr.
President

DHW:JR/wmh