

May 10, 2005

Robert E. Feldman, Executive Secretary  
Attention: Comments  
Federal Deposit Insurance Corporation  
550 17<sup>th</sup> Street, NW  
Washington, DC 20429

Attention: RIN 3064-AC89

Dear Sir:

We urge any and all steps to reduce the regulatory burden of community banks. The agencies CRA proposal to increase the threshold for the streamlined CRA exam to \$1 billion is certainly one of the “right steps”.

We support the combination of community development lending, investments and service under a community development test would seem to be beneficial.

Regulatory burden disproportionately impacts community bankers. Many are merging or selling under regulatory burden. Regulatory relief will benefit, truly helping the local communities we serve.

Sincerely,

Robert L. Epling  
President

RLE/slc