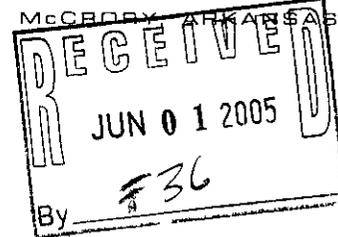




# Bank of McCrory

Since 1903



SEAN H WILLIAMS  
President  
Chief Executive Officer

May 20, 2005

Robert E. Feldman, Executive Secretary  
ATTENTION: Comments, FEDERAL DEPOSIT INSURANCE CORPORATION  
550 17<sup>TH</sup> St., NW  
Washington, DC 20429

RE: FIL-22-2005  
Revisal of Loan Classification

Dear Mr. Feldman:

I am writing to voice my opposition to the proposed changes in loan classification systems for commercial credit. I feel that the proposed system will be more complex and burdensome on smaller institutions such as our community bank. Bankers and regulators have developed a common vocabulary and an understanding of terminology with the current classification system that seems to serve us very well and changes would create confusion and complication for the process.

Sincerely,

Sean H. Williams  
President & Chief Executive Officer

CC: Mr. Robert Adcock, Jr.  
Bank Commissioner  
ARKANSAS STATE BANK DEPARTMENT  
400 Hardin Road, Suite 100  
Little Rock, AR 72211