

From: David McNamara [mailto:Dmcnamara@newtownsavingsbank.com]
Sent: Monday, April 04, 2005 1:04 PM
To: Comments
Subject: CRA Proposed Rulemaking

On behalf of Newtown Savings Bank, we are strongly in support of raising the large bank standard to \$1 billion. This would provide us with tremendous regulatory relief.

Also, I would suggest that the \$1billion standard be adjusted annually to account for inflation, similar to how the HMDA reporting asset threshold is raised every year.

Thank you!

David R. McNamara, Vice President Compliance Officer

Confidentiality / Privacy Statement

The information contained in this email message is confidential and may contain privileged information and material. Any review or use of the information contained in this email message by persons other than the intended recipient(s) is prohibited. If you are not the intended recipient please notify Newtown Savings Bank immediately by telephone at 203-426-2563 or by e-mail to administrator@newtownsavingsbank.com, and destroy all copies of this message and any attachments.