
From: Jim Achten <jima@meritbanks.com>
Sent: Thursday, March 07, 2013 4:49 PM
To: Comments
Subject: Consolidated Reports of Condition and Income, 3064-0052

I would like to comment on the proposed changes to Schedule RI to be effective for the 6-30-13 Call Report. The change I would like to comment on is regarding the addition of a requirement that financial institutions offering separate deposit products breakdown on a year-to-date basis the amounts of certain types of service charges on consumer deposit accounts.

To my knowledge, our core processor does not have the ability to gather this type of information on a user friendly or timely basis. Without this ability, bank employees would spend several hours manually processing and gathering this information to include in the report. Our bank, being a community bank, keeps service charges on consumer accounts as low as possible in order to promote deposit growth and new account activity.

Thank you for your consideration.

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