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Subject: Call Report reform and massive community bank over regulation
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I have never before submitted a comment, but this is becoming simply too much of a burden!

I started at Farmers State Bank of Hamel (MN) in 1962 and am still here. Being the 3rd generation Dorweiler, with the 4th generation also in upper management and the succession plan, the Call Reports and overall regulatory burden for a true community bank (\$ 115 million) who has served our community and been the strongest force in building this community. It has literally come to the point of seriously considering pulling the pin and selling out, leaving our close knit community to the mercy of the mega banks....all due to the astronomical (and ever expanding) regulatory burden. Banks like us are disappearing fast, and again only because of the regulatory burden. Unlike the big banks, people like us are heavily tied to our community and **truly** interested in our community. We deal with our friends and neighbors and are sincerely interested in their well-being. Please, please, please get a grasp on what is happening, and almost entirely because of regulatory burdens. TRUE COMMUNITY BANKS DESERVE AND NEED RELIEF FROM REGULATIONS THAT ARE WRITTEN BECAUSE OF THE WAY MEGABANKS OPERATE. We are not that complex, and we know what goes on in our institutions because we are here every day, know each and every one of our staff personally, and interact with them every single day. My greatest satisfaction, and that of our staff, is helping someone to accomplish their goals or find a way to help someone that needs help! It has been the model of Farmers State Bank of Hamel since September of 1919, when we replaced a failed bank in this community, and is also the reputation we have garnered.

Shorty Dorweiler
CEO
Farmers State Bank of Hamel (MN)

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