

May 9, 2005

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

Attention: RIN 3064-AC89

Dear Mr. Feldman:

The Bank of Upson is a \$260,000,000 community bank in what once was a textile town. Very little remains of the textile industry. We are an example of many banks in small towns across rural Georgia. We struggle with almost the same regulatory burdens as those imposed on the regional and nationwide banks. Meeting regulatory requirements, including CRA regulations, is a larger expense for us, percentage wise, than it is for the big banks. **It would be of great benefit to us to have a streamlined CRA exam to help us save on some expenses, therefore helping keep money in our community.**

Community investment is a given for us in our small town. We have to invest in all sectors of our community to keep the economy healthy so that we can prosper as a community and as a bank. We have to invest all over our county, which is small and diverse.

Reinvestment in our community is something we must do, whether it is required or not. Following regulations written for big banks is both a deterrent and a huge expense.

Thank you for your time and consideration.

Sincerely,

Daniel W. Brinks
President