

**From:** Michael H.Collins [mailto:firststbk@sleepyeyetel.net]  
**Sent:** Tuesday, May 10, 2005 2:36 PM  
**To:** Comments  
**Subject:** CRA

Banks under \$250 million in assets should not have any CRA Regulation. The (5) lending tests are not a fair method to evaluate small banks. Their markets and economic circumstances can be distinctly different from community to community. Therefore, determining what are reasonable and/or appropriate performance standards is impossible to determine. It's unfair and unjust to make comparisons between banks regardless of their proximity to one another. Michael H.Collins Sr. VP The First State Bank of Red Wing 3209 South Service Drive Red Wing , Minnesota 55066