

From: Ralph Tapscott [mailto:rtapscott@mohavestbank.com]  
Sent: Friday, April 22, 2005 11:35 AM  
To: Comments  
Cc: "Vic Berbano"@frontiernet.net  
Subject: Community Reinvestment Act

Dear FDIC:

I am elated to see that there is a major push to revamp the small-bank CRA threshold. Most of us, bankers, feel that this is long overdue and very appropriate. In addition to modifying the threshold, you also propose placing an adjusting benchmark and that is a fabulous idea.

Community banks are at the heart of helping their local communities. Our bank is extremely pleased to have earned an outstanding CRA rating. It is not something we take lightly, and I assure you we will continue to do what is right for our community regardless of the exam procedures. The reduction in burden for data collection and reporting will allow us to further our community development efforts.

Please push this effort forward. I assure you our banks and our communities will remain strong.

Ralph E. Tapscott  
President & CEO  
Mohave State Bank  
"Yes We Can"  
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