

April 28, 2005

Mr. Robert E. Feldman (VIA E-mail)

Executive Secretary

Attention: Comments/Legal ESS

Federal Deposit Insurance Corporation

550 17<sup>th</sup> Street, NW

Washington, DC 20429

RE: RIN 3064-AC50/CRA STREAMLINED EXAMINATION

Dear Mr. Feldman:

I am writing to you today to express my support of the proposal that would increase the CRA small bank examination threshold to \$1 billion. Ouachita Independent Bank is a \$245 million bank, and like so many other institutions similar in size, we are rapidly approaching the current large bank mark. As you know, when an institution reaches large bank status, the reporting, monitoring and investment program must be completely reorganized. Such reorganization is a huge undertaking for an organization such as ours.

Our current regulator burden is significant to say the least. Large bank CRA standards will add an enormous amount of training and work to our staff. Please consider the proposed increase to \$1 billion, which will allow us and numerous other banks to focus on serving our customers and our communities.

Thank you for taking my views into consideration.

Very truly yours,

OUACHITA INDEPENDENT BANK

/s/ Jeremy Harrell

Jeremy Harrell

Community Reinvestment Act Officer

Assistant Vice President/Branch Manager