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From: Huttmann, Dennis [<mailto:dhuttmann@scsbnet.com>]

Sent: Tuesday, March 15, 2005 9:26 AM

To: Comments

Subject: RIN No. 3064-AC89 - CRA Regulations.

To Whom it may Concern:

I work in a community bank in Western Iowa. We are about \$200 million in size and serve a wide variety of customers. As a result of our affiliation with a larger holding company bank, we have been subject to Large Bank CRA for the past two years. Please allow me to share some of the burdens this places on our rural bank.

We have a senior loan support person at my office that devotes nearly 50% of her time dealing with Large Bank CRA requirements. That time could be better utilized in assisting customers or supporting our lending staff in other areas. In addition to that our lending officers are burdened with obtaining extra documentation information and steps to carefully fulfill the requirements of Large Bank CRA. It also seems to me that all the data that we collect serves no purpose. The data that we collect is similar to the area we serve. We serve no metro areas, only a rural Iowa county.

Thank you for the opportunity to make comment on this proposed change. By making this change, you will do a great favor for us and our bank customers and if no change is made, a great injustice to both.

Sincerely,

Dennis H. Huttmann
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