

From: Nancy Cone

Sent: Thursday, February 10, 2011 9:51 AM

To: Comments

Subject: Consolidated Reports of Condition and Income, 3064-0052

To whom it may concern,

I would like to comment on the auto loans. I have been doing the Call Report for almost 30 years now and feel that the information collected is data that helps the regulators keep good track of the financial industry. So the breaking out of auto loans is not a problem to do but I have a real problem with the idea that the figures reported will not be correct for maybe up to ten years depending upon the terms of the loans on the books already. If you feel you need to track loans for autos that fine but why not get a clear correct figure to start with. In my opinion if you want use to brake out auto loans then give us a quarter and the codes and let us recode our current consumer loans so the figure on the Call Report will be correct. If I reported as it was proposed for my bank I would be placing over three fourths of my consumer loans in the auto loans category but if I divided them out correctly I would have maybe one eighth of my consumer loans are for the purchase of a auto. Thanks for allowing me the opportunity to comment.

Nancy Cone
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