

Grapeland State Bank

P.O. Box 117/122 Main St.

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February 6, 2014

Robert E. Feldman
Executive Secretary
Attention: Comments
Federal Deposit Insurance Corporation
550 17th Street NW
Washington, DC 20429

RE: Proposal under Section 342(b)(2)(c) of the Dodd-Frank Act

Good Day,

The Grapeland State Bank, located in Grapeland, Texas has been in existence since 1911. We have \$31 million in assets, one location and ten employees. We are a rural Bank with a substantial number of African American customers.

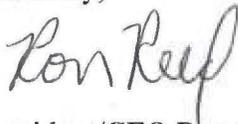
For a community bank to survive, especially in these difficult times, they need to meet the credit needs of their customers. As such, having a group of employees that reflect the demographics of our community is essential to our survival.

Our compliance costs have greatly increased over the last few years, especially after the passage of the Dodd-Frank Act. We don't have the personnel, the training, or the software to compile the various metrics suggested in the proposal and even if we did, we do not believe there would be a change in our hiring or retention practices.

We don't have the ability to assess the diverse practices of our suppliers. If we were required to attempt to do so it would be just one more expensive regulatory burden that we would have to absorb.

Please withdraw this proposal and come up with a simpler, more effective and less costly way for community banks to comply with this section of the Dodd-Frank Act.

Sincerely,



President/CEO Ron Reed