



EMPRISE BANK®

257 North Broadway
P.O. Box 2970
Wichita, Kansas 67201-2970
316-383-4400

April 22, 2013

Mr. Gary A. Kuiper
Counsel
Federal Deposit Insurance Corporation
550 17th Street NW
Washington, DC 20429

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

Dear Mr. Kuiper:

Emprise Bank is a family owned community financial institution with 42 offices in 24 communities in Kansas. The Bank has total assets of \$1.5 billion and deposits in excess of \$1.3 billion.

Emprise offers a wide range of deposit products serving retail and business customers. Some of the proposed Call Report data items for June 2013 will be time consuming to collect and other items will not be available.

Emprise will be able to obtain overdraft and monthly maintenance charges by type of deposit product. However, this will create additional work for the staff involved in preparing the call report and we request that this request be reconsidered because of the time and effort required to obtain and report this information.

Emprise customer ATM fees by deposit product/customer type are not readily available. This information is not captured by deposit type because of the method in which the information is capture. It is not likely that our vendor will be able to modify its ability to provide accurate information in the near future. Emprise Bank requests that consumer customer ATM fees not be added to the Call Report because of the difficulty in obtaining and reporting this information and the potential for inaccurate reporting.

We appreciate your attention to this matter.

Sincerely,

A handwritten signature in black ink that reads "Aaron K. Veatch".

Aaron Veatch
Senior Vice President and Chief Financial Officer