

From: Jeff Kram [<mailto:jeffk@choicefinancialgroup.com>]
Sent: Tuesday, June 16, 2015 2:19 PM
To: Comments
Subject: RIN 3064-AE37

To whom it may concern,

Choice Financial Group supports FIL-25-2015 and the proposed refinements to the deposit insurance assessment system for small insured depository institutions. The proposal would reduce assessment expenses for small, well run institutions such as Choice Financial Group. The additional earnings will strengthen capital ratios and allow Choice Financial Group to increase lending and to growth the bank.

Thank you

Jeff Kram

CFO

Choice Financial Group

210 8th Ave

Langdon, ND 58249

direct 701.256.4111

fax 701.256.5151

cell 701.370.0679

choicefinancialgroup.com

