

From: Emily Drozd [<mailto:edrozd@ourhometownbank.com>]
Sent: Tuesday, August 16, 2016 1:31 PM
To: Comments
Subject: August 15, 2016 - FFIEC 031, FFIEC 041, and FFIEC 051

I am in favor of a new streamlined Call Report (FFIEC 051) for eligible small institutions and revisions to the existing versions of the Call Report (FFIEC 041 and FFIEC 031). It would reduce printing of unnecessary paperwork that does not apply to our institution even now. Thank you for realizing the need for this revision.

Emily Drozd
First State Bank
406 West Grand Ave.
P.O. Box 778
Yoakum, Tx 77995-0778
361-293-3572
361-293-2929 FAX