



To Whom It May Concern,

As a small community bank with assets of approximately \$250 million, none of the recently approved changes to the Call Report pertaining to our Bank's filing. Our burden was not at all mitigated by the changes.

I can't believe the time and money that must have been wasted to arrive at the changes which were approved and which are totally futile to banks such as ours. It would be great to see changes made that actually provide relief for small community banks.

Thank you,

Beverly Tuma

Chief Financial Officer

The First Bank of Greenwich

444 East Putnam Avenue

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