Good Afternoon –

I think some of the changes are good, but not enough of them are aimed at institutions less than \$500 million. The majority of the changes are aimed at institutions that are complex, and not as effective for institutions that do not have complex balance sheets.

Thank you

Tom Stapleton | Honor Bank | Vice President-CFO

2254 Henry Street Honor, MI 49640 | fax: 231.639.1750 |

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