

From: Lisa Spang [<mailto:lspa@csbchx.com>]

Sent: Thursday, August 18, 2016 2:56 PM

To: Comments

Subject: August 15, 2016 - FFIEC 031, FFIEC 041, and FFIEC 051

Manuel E. Cabeza,

In reviewing the 235 proposed "Data Items Removed" changes to the FFIEC 041, only two would remove an actual 'burden' for our call report preparation. We do not report on anything on the other 233 lines that are up for removal. This is less than 1% ACTUAL burden reduction for our bank.

Lisa Spang

Vice President

Charlevoix State Bank

(231)547-4411 phone

(231)547-1840 fax

