

From: Peggy Becken [<mailto:pbecken@ctznsbank.com>]

I have reviewed the Proposed New Consolidated Report of Condition and Income for Small Institutions (FFIEC 051). Citizens Bank & Trust Co is a small non-complex bank in rural Montana. The proposed changes will not be less burdensome for us as most of the items removed are not pertinent to our bank and were not completed.

Please review the memorandum schedules as those items may only need to be reported on an annual basis.

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