

**From:** Tim Siegle  
**Sent:** Thursday, October 06, 2016 4:27 PM  
**To:** Comments  
**Subject:** FFIEC 031, FFIEC 041, and FFIEC 051

We feel that RC-R is extremely burdensome. It requires a manual calculation.

*Tim Siegle*  
*President*  
*United Valley Bank*  
[www.uvbank.net](http://www.uvbank.net)