

From: Cathy Jezek

Sent: Thursday, October 06, 2016 12:35 PM

To: Comments

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

Thank you for allowing comments on the complexity and length of the CALL report. While many of the schedules do not apply to our bank (RC-D, RC-P, RC-S) it would be a great time saver to abbreviate others including RC-E and RC-O in particular. I am in favor of shortening the process and even if the schedules aren't eliminated in full, it would certainly help to be able to report some of these schedules on an annual basis instead of every quarter.

Thank you,

Cathy Jezek
SVP, Cashier



First State Bank
Athens, TX