

Cherokee State BANK

October 7, 2016

FDIC

550 17th St SW

Washington, DC 20429

Dear Sirs:

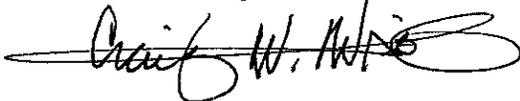
I would like to take this opportunity to comment on some of the burden some schedules in filling out the Call Report. Schedule RC-O—Other Data for Deposit Insurance and FICO Assessment is a hand calculated report for me. Solving for the number of (accounts and dollars) of Deposits of \$250,000 or less is difficult. (M.1.a.1). The same goes for item (M1.b.2). Bank's general ledgers are not typically set up for accounts greater than or less than \$250,000 excluding IRA's.

In addition, the line items in schedule RC-E memoranda items (M.4.a1 through M.4.b.) take a spread sheet in excel to solve for.

Perhaps since the FDIC has changed insurance limits to \$250,000 banks should set up general ledgers that fit those categories as well at the \$100,000 limits. The FDIC assessment is based on average consolidate total assets, net Average Tangible Equity not so much the breakdown of deposits.

When I started doing the call report it was twenty-three pages long, it is now eighty-five pages long. Yes the burden is not light. Community banks struggle with the increased reporting requirements.

With Kindest Regards, I Am



Craig W. Wiese

Cashier/Controller

Cherokee State Bank