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October 14, 2016

To Whom It May Concern:

I am writing in regards to the Small Bank Call Report Proposal – FFEIC 051. I think this would be a great idea. With all the different regulations that banks need to follow, having a few quarters were we can simplify our reporting requirements would save many hours and the costs associated with those hours.

With the past changes to FFEIC 041, that included the expanded Schedule RC-R, this has caused us to spend an additional 6-10 hours quarterly to get the numbers required for Schedule RC-R Part II.

The complexity of the capital rules adds to increase in time and cost associated with the Schedule RC-R.

Overall, the time spent to complete the Call Report for our bank is around 40-45 hours a quarter.

I fully support the proposed changes to the Small Bank Call Report. Thank you for your time in this matter.

Respectfully submitted,

A handwritten signature in blue ink that reads "Vicki D. Adams".

Vicki D. Adams, Controller
CorTrust Bank , RSSD #61355