

From: Kerry Neff [<mailto:neff@boonvillefederal.com>]

Sent: Thursday, October 11, 2018 3:18 PM

To: Comments

Subject: October 5, 2018 - Request for information on FDIC Communication and Transparency;
Comment Request RIN 3064-ZA02

FDIC

We appreciate the request for input on communication and transparency!

Our thoughts are; that before an issue is raised or discussed between examiners and a bank's management, that an Examiner **preface** said comments with the statement like "this is a law or regulation etc." or **preface** said discussions with " this is a suggestion for consideration, not a rule or law etc."

Such an approach would reduce any immediate tension between both examiner and bank. Under this arrangement, discussions would mitigate defensiveness and make said discussions so much more useful and beneficial to all.

Thank you for letting us know that suggestions (which are often very useful and helpful) are not necessarily laws or regulations.

Sincerely,

Boonville Federal Savings Bank
Kerry E. Neff, CEO