

-----Original Message-----

From: Jacobsen, Robb [<mailto:rjacobsen@scsbnet.com>]

Sent: Tuesday, March 15, 2005 2:27 PM

To: Comments

Subject: RIN No. 3064-AC89 - CRA Regulations.

To Whom it may Concern:

My employer is a \$200 million community bank in western Iowa that serves a variety of customers. Due to our affiliation with a larger holding company bank, we have been subjected to Large Bank CRA for the past two years.

This burdens our bank in several areas. First, it requires a senior loan support person to dedicate over 75% of her time to CRA. I feel this time could be better utilized by helping customers or support to our lending staff. Second, it requires the time and effort of our loan officers to complete the extra documentation steps necessary for a Large Bank CRA. This time spent collecting this data serves no one. The majority of the data is similar to the area we serve, no metro areas, only a rural Iowa county.

Thank you for the opportunity to comment on this proposed change. By making this change, you will do a great favor for us and we will be able to better serve our customers.
Sincerely,

Robb A. Jacobsen
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