

From: Jeff Meser [mailto:jeff@greatmidwestbank.com]
Sent: Thursday, April 28, 2005 10:19 AM
To: Comments; regs.comments@occ.treas.gov; regs.comments@federalreserve.gov
Cc: cbahin@acbankers.com
Subject: RIN Number 3064-AC89

Ladies and Gentlemen:

Thank you for the opportunity to comment in support of the proposal issued by the FDIC that would amend the definition of a small institution to be a bank that is under \$1 billion in assets. We believe this change would provide much-needed regulatory relief and would allow our institution to use our limited resources to better serve our communities.

We are a \$480 million savings bank with approximately 100 employees, serving central and southeastern Wisconsin, including the Madison and Milwaukee markets. Nearly 20% of our loan officer resources are devoted to CRA-related matters, an amount we think you would agree shows that we take very seriously our commitment to complying with the Act. A bit more than half of that time commitment, unfortunately, is devoted not to direct service of customers, but to the meetings, phone calls, and collection of the data that field examiners demand as evidence of our compliance.

No community bank can survive and compete without meeting the needs of all of its customers, so it's simply good business to serve low and moderate-income families as well as affluent ones. We knew that before the CRA was passed and the proposed amendment would allow us to do our job better.

Thank you for considering our views.

Sincerely,

Jeff Meser
Vice President--Finance
Great Midwest Bank
15900 W Bluemound Rd
Brookfield WI 53005
262-641-1328