

From: Mike Tarnovich [mailto:m4tar@mcsbank.net]
Sent: Tuesday, May 03, 2005 4:04 PM
To: Comments
Subject: Include the RIN Number 3064-AC89

As a community banker many years experience in banking, I strong endorse the federal bank regulators' proposal to increase the asset size of banks eligible from 250 million to a larger threshold.

As a community banker that is about to have our bank categorized as a large bank, I applaud the agencies for realizing it is time to expand this critical burden reduction for somewhat larger banks. I don't feel that anyone would debate that 500 million or 1 billion certainly is a small bank in today's market. When our small bank must comply with the requirements of a large bank the cost and burdens increase substantially. It is difficult to estimate exactly what these additional requirements will cost. We are sure the time, effort and expense will be significant.

It is absurd that a bank thousands of times larger than my community bank should be examined using the same procedures. I strongly urge you to amend the definition of a small bank less than \$1 billion in assets, regardless of whether the bank is part of a holding company. This is a good proposal and the right thing to do.

Thank you for considering my views.

Sincerely,
Mike Tarnovich
Mercer County State Bank
VP - CIO