

From: hoffercommfed
Sent: Thursday, September 14, 2006 10:41 AM
To: Comments
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Subject: RIN 3064-AD06 Designated Reserve Ratio

Community Federal Savings Bank was formed on June 14, 2001. It is considered “well capitalized” and has continuously received very strong Camel and Compliance ratings from the Office of Thrift Supervision. It makes more sense for assessments to be based on the first-hand observations of the regulators rather than on some arbitrary time-frame. Strong ratings from the OTS indicate that an institution is taking appropriate measures to ensure its safety and soundness. The FDIC assessment should be based on the merits of each individual institution.

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