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To: Comments
Subject: "FFIEC 031, FFIEC 041, and FFIEC 051"

Manuel E. Cabeza, Counsel
Room MB-3105
Federal Deposit Insurance Corporation
550 17th Street, NW., Washington, DC 20429

Please consider our need for reduction in the work and expense burden we are currently operating under.. With all the new regulations placed on banks, regardless of size, our overhead expense has greatly increased. We spend an excessive amount of time completing the Call Reports each quarter and wonder, on a bank our size of about 70 million in assets total how helpful or useful that information is to the government?? Please consider our request to reduce our work and expense burden.

Kindest regards,

Rick L. Kunze
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