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As a smaller institution the cost of preparing the quarterly call continues to increase at an alarming rate. In the past the regulatory agencies have indicated that they were working on a proposal to give relief to community banks the proposal that is being presented falls short on providing meaningful relief for community banks. Because of the ever increasing number of schedules the time that is required to properly complete the schedules has significantly increased especially for smaller banks. The proposed changes eliminate pages that apply to the nation's largest banks and data collection schedules that do not apply to community banks offers no relief to community bank, but provides relief to the nation's largest banks. As a 30 million dollar bank we need some relief for the ever increasing regulator burden that is being placed upon community banks. It is becoming harder to meet our mission goals of being a source of loans for small rural communities. Without meaningful reductions in the number and detail of call report schedules and the frequency of reporting, community banks are no better off than they were before this two-year FFIEC review began.

Sincerely;

KIRK Sandquist

CEO

Peoples Bank of Deer Lodge

Deer Lodge, Montana