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Public Comments on Agency Information Collection Activities; Proposals, Submissions, and Approvals:=====

Title: Agency Information Collection Activities; Proposals, Submissions, and Approvals

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Submitter Info:

First Name: Donna

Last Name: Goray

Mailing Address: null

City: null

Country: null

State or Province: null

ZIP/Postal Code: null

Email Address: null

Organization Name: null

Comment: Currently our Call reporting burden is approximately 150 hours annually. There is one individual that gathers the information from several departments and prepares the report. In the 30 days following the end of a quarter, most of his time is spent, gathering, inputting, creating supporting work papers for the schedules. Without a doubt, Schedules RC-C, RC-E, RC-L and RC-R are the most burdensome.

The changes that are being proposed do not offer much relief to a bank our size (\$500 million) or lower since the majority of the sections that are being simplified or omitted do not apply to smaller community banks.

Please consider simplifying or reducing Schedules RC-C, RC-E, RC-L and RC-R. These schedules are the most burdensome from a time standpoint, both in gathering the information and inputting and reviewing the report. Please consider revisiting these sections of the report and reducing what is required by smaller community banks.

We appreciate the opportunity to comment on the proposed changes and respectfully ask that you continue to work to simplify the report in a way that is meaningful to smaller banks that are trying to take care of our communities.

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