

FFIEC and Related Agency Members:

I have reviewed the proposed, redlined, copy of the Proposed Revisions to the Consolidated Reports of Condition and Income (Call Report 051) for June 2018.

It gives me great pleasure to commend those of you that have proposed the improvements as I agree with them all. Please let this email serve as momentum to enact the changes and encouragement to continue your efforts to ease the burden on small community banks like The Citizens National Bank of Quitman whom I serve. We are about \$100MM. Banks at our size and complexity should report and be examined accordingly. I believe you have made a step in the right direction.

Sincerely,

William H. Wheeler
Vice President
The Citizens National Bank of Quitman
Quitman, GA