Subject (if provided): NPR on Call Report for 3-31-19

Description:

To whom it may concern,

I have looked over the proposal to further streamline the Call Report for smaller institutions such as mine. Although I appreciate the effort, most of the items that are proposed to be reported less often, or not at all, either does not apply to smaller institutions to start with, or does not save a whole lot of time by removing it. I do like the proposal to report most of Schedule RC-R in the June and December reports only, but if Schedule RC-R would just be simplified to only a couple of pages, the burden would be so much less, and then it could be reported every quarter. These are my thoughts and comments. Thanks for your time. Russ.

Russ Miller Senior Accountant Elderton State Bank 724-354-5017 724-354-2060 Fax russmiller@eldertonbank.com<mailto:russmiller@eldertonbank.com>