

P. O. Box 200 • 16 First Street SE Fairfax, Minnesota 55332 Telephone: 507-426-7242 • Fax 507-426-7882 Visit us on the Web: www.fnbfx.com

November 1, 2019

Federal Deposit Insurance Corporation 550 17<sup>th</sup> Street NW Washington, DC 20429-9990

Subject: Feedback on the Call Report Data Submission of Small Businesses and Small Farms

As a small bank (\$30 million in assets) our limited capital compels and limits us — to making only small loans to our farmers and businesses. The repository of these transactions on the quarterly call report is difficult to analyze, report and time consuming.

It is my desire and wish that the Reporting data on loans to small businessess and small farms in the Consolidated Report of Condition and Income (Call Report) be eliminated entirely.

Respectfully,

J. R. Dickson, Cashier
The First National Bank of Fairfax