

Proposal: 1509 (AE30) Reg Q,Y&LL; Small BHC Policy Statement; Capital Adequacy Board-Regulated Institutions;

Description: The Board is proposing to raise the asset size threshold for determining applicability of the Board's Small Bank Holding Company Policy Statement (Regulation Y, Appendix C)(Policy Statement) to \$1 billion from \$500 million and to expand the scope of the Policy Statement to include savings and loan holding companies that also met the Policy Statement's requirements. The Board is also proposing to make related and conforming revisions to Regulation Y and Regulation LL.(Final Rule, 4/15/2015)

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Comment ID: 129887

From: Nate

Proposal:

Subject: Small BHC Policy Statement; Capital Adequacy Board-Regulated Institutions; Bank Holding Companies; S

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Comments:

Date: Feb 03, 2015

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Proposal: Small Bank Holding Company Policy Statement; Capital Adequacy of Board-Regulated Institutions; Bank Holding Companies; Savings and Loan Holding Companies; Changes to Reporting Requirements. [R-1509]

Document ID: R-1509

Revision: 1

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Your comment: We STRONGLY support the proposal to raise the asset size threshold for determining the applicability of the Board's Small Bank Holding Company Policy Statement to \$1 Billion from \$500 Million and to expand the scope of the Policy Statement to include savings and loan holding companies that also meet the Policy Statement's requirements. This would allow F&M Bank a greater capacity to borrow should we need those funds for acquisitions or mergers, would allow us to settle back into an 18 month examination cycle (rather than 12 month), and help us avoid additional tedious reporting. At the end of the day it would certainly help community banks such as ourselves operate more efficiently and effectively. I strongly urge you to support this action. Thanks in advance. Nate