

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 Statemnt) 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)

---

Comment ID: 129880

From: F&M Bank, Scott Dunn, Chairman

Proposal:

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

---

Comments:

Date:Feb 03, 2015

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

First name:Scott

Middle initial:A

Last name:Dunn

Affiliation (if any):Chairman F and M BANK

Affiliation Type: ()

Address line 1:F AND M BANK

Address line 2:101 E Main Street

City:Manchester

State:Iowa

Zip:52057

Country:UNITED STATES

Postal (if outside the U.S.):

Your comment:I heartily endorse Fed rule change for raising the asset size threshold from \$500 mil to \$1bil for determining applicability of the Board's Small Bank Holding rules. It would help us in so many ways -from potential acquisition to borrowing, audit costs, examination cycles, and reporting requirements.

the rule change would help us in many many ways.

thanks