

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: 129906

From: Farmers & Merchants Savings Bank, Farmers & Merchants Savings Bank, Tirzah Wedewer

Proposal:

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

---

Comments:

Date: Mar 05, 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: Tirzah

Middle initial: N

Last name: Wedewer

Affiliation (if any): Farmers & Merchants Savings Bank

Affiliation Type: Commercial (Com)

Address line 1: PO Box 588

Address line 2: 101 E Main

City: Manchester

State: Iowa

Zip: 52057

Country: UNITED STATES

Postal (if outside the U.S.):

Your comment: Please accept my apologies for being tardy in submitting this correspondence. I urge you to pass the legislation in raising the asset size threshold from \$500mil to \$1bil for small holding companies. Our small community bank is held accountable to the regulatory and reporting guidelines, for the most part, required by the mega banks. This exception would assist us to further help our local, rural communities by increasing our lending abilities and raise additional capital. With the ever changing banking industry and our increased competition, this is change will make a difference in the future of our Bank.