

**From:** Swenson, Jane [mailto:jswenson@fsb-britt.com]  
**Sent:** Saturday, November 13, 2010 5:52 PM  
**To:** Comments  
**Cc:** Johnson, Les; t.j.Sexton@comcast.net; Mark Sexton  
**Subject:** Call report changes

November 13, 2010

**Comments@FDIC.gov**

**RE: Consolidated Reports of Condition and Income, 3064-0052**

To Whom It May Concern:

I respectfully ask you to consider the undue burden placed on smaller banks \$100,000,000 and less when proposing changes to the Call Report for automobile loans and deposit account changes.

Separating out additional loan categories and additional breakdowns of deposit accounts will incur additional expenses with our processor in preparation for the changes, along with more time involved for the Call Report preparer. As you know, in small banks employees wear many hats with time already stretched to the maximum due to extra regulatory burden.

I understand that some of this information is necessary, but feel it would be much more beneficial from the larger banks. If you would limit the request to banks over \$500 million or more, it would be most helpful to us smaller banks with minimum employees, who try to cater to customers needs.

Thank you for your consideration on these proposed changes.

Sincerely,

Jane Swenson  
Cashier

**CC:** L.L. Johnson, President of First State Bank  
T. J. Sexton, Chairman of the Board  
M.J. Sexton, Vice-Chairman of the Board

Jane Swenson, Cashier  
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