

**From:** Eppy Sundberg

**Sent:** Tuesday, April 16, 2013 5:51 PM

**To:** Comments

**Subject:** February 21, 2013 - Consolidated Reports of Condition and Income, 3064-0052

To Whom It May Concern:

Chippewa Valley Bank is a \$265 million bank in Northern Wisconsin. This comment is in regard to the Consolidated Report of Condition and Income scheduled to be implemented on the June 30, 2013 Call Report under RC-E and RI M15. Our concern is: (1) the information being requested; (2) implementing this change in reporting in the middle of a reporting year and (3) requesting year-to-date information. We currently offer both business and consumer products, however, we do not track these accounts nor the fees associated with them, separately on our general ledger. We believe that to do this would create a considerable workload especially in trying to create the necessary changes in our general ledger and to try to manually go back and create some type of year to date figures.

It is our recommendation that you postpone this change at least until the beginning of a reporting year and also, give financial institutions enough of a notice to allow them to make the necessary changes to accomplish this task. Thank you for your time and consideration on this issue.

*Eppy*

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