

Proposal: FFIEC 0031 & 0041 (ICP #13-5; pub'd 2/21/13)

Description: Joint proposal with the FDIC and OCC to extend and revise the Consolidated Reports of Condition and Income (Call Reports). The proposed new data items and the revisions of some existing data items will take effect as of the June 30, 2013, report date, except for one proposed new data item that would be added to the Call Report effective December 31, 2013.

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Comment ID: 111044

From: Centera Bank, Connie Van Winkle

Proposal:

Subject: Call Reports for banks and savings associations with (FFIEC 031) and without domestic and foreign of

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Comments:

The proposed changes to the Call Report requiring us to report the breakdown of certain types of services charges on consumer deposit accounts will be very time consuming. We do not currently differentiate the service charge income for our consumer and commercial customers. I don't see where the benefits will out way the time that is going to be involved in gathering the information. Thank you for your consideration in deleting this proposed item.

Connie Van Winkle

Cashier

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