

From: Scott D. Ball [mailto:sball@thebankofsalem.com]
Sent: Tuesday, March 12, 2013 11:36 AM
To: Comments
Subject: Consolidated Reports of Condition and Income, 3064-0052

We are a small, rural community bank with total assets of \$80 million. I have been preparing Call Reports for over 25 years. I ask that you not require additional information in Schedule RC-E regarding service charges on consumer deposit accounts. Our accounting system is not set up to separate out different types of service charges, as we have only one income account entitled, "Charges on Deposit Accounts" to coincide with the current Call Report line item RI 5b. To ask for a breakdown of this information would require us to perform a new coding system for our deposit accounts and new general ledger accounts to get separate totals.

In my 25+ years of preparing Call Reports, I have seen the report go from 20 some pages to now over 70 pages! Community banks are drowning in new & changed regulations, compliance issues, and reporting requirements.

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