

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 Statement) 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: 129885

From: F&M Savings Bank, Gordon Goetsch

Proposal:

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

Comments:

Date: Feb 02, 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]

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Your comment: As a director of a small rural bank which has multiple small branches, I support increasing the asset size threshold. We are a well-run bank, and this would reduce costs and free up time to continue to serve our clients. With the larger banks increasing in size, and smaller banks continuing to serve communities through growth and branching out, it only makes sense that the threshold be increased so that we can continue to fill our niche in our manner efficiently. Thank you for your time, Gordon F. Goetsch