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**From:** First State Bank, Spearman [mailto:fsb@triangleinc.net]  
**Sent:** Tuesday, September 25, 2007 3:28 PM  
**To:** Comments  
**Subject:** Consolidated Reports of Condition and Income 3064-0052

FIL-82-2007 indicates a change to RI - E reducing the amounts to be reported from 1% of total income to 3% of other income or other expense. We are a \$75 million institution. On our June call report other income totalled \$35,000 which would have us reporting amounts as small as \$1,000 in line items on RI-E. It would also having us reporting items as small as \$7,500 for other expenses. Do you really want all that detail? One solution might be to request items greater than \$50,000 and 3% of other income or other expense.

Clay Schnell