From: Russ Miller [mailto:RussMiller@eldertonbank.com]

Sent: Thursday, June 29, 2017 2:42 PM

To: Comments

Subject: June 27, 2017 - Agency Information Collection Activities: Proposed Collection Renewals;

Comment Request (3064–0052)

This message was sent securely using ZixCorp.

To whom it may concern,

Having just read through the proposed Call Report changes for March 31, 2018, it appears that this "burden reduction" will not be much different from the last. Although the effort is appreciated, as with the previous "burden reduction", this new proposal once again is either eliminating line items that most banks under \$1 billion do not fill out anyway, or less reporting on line items for which the information is easy to get. If the OCC, FDIC, etc. want to really help out the community banks with time saving efforts and costs, look at simplifying and shortening such things as Schedule RC-R.

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