

From: Charlevoix State Bank, Lisa Spang  
Proposal: FFIEC 031,041,051(ICP-2017-11; Ver.1;Pub'd 6/27/17)  
Subject: FFIEC 031,041,051

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Comments:

We are a small community bank, these changes will not have any impact on our reporting burden. We currently only report on one of the 30 line items and we will now be required to report it on a different line item instead.

Lisa Spang  
Vice President  
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