

**From:** "Duncan, Jerry" <Jerry.Duncan@pulaskibank.com> on 06/28/2005 11:30:38 AM

**Subject:** Classification of Commercial Credit Exposures

Board of Governors of the Federal Reserve System:

I have reviewed the proposed changes to the classification system for commercial credit exposure. I would ask that you reconsider the proposal. The new system would burden smaller banks and is a change that is not necessary. I work for a bank and have for 19 years but prior to that time I was a field examiner for the FDIC. I see no need to change a classification system that has worked for so many years and one that everyone understands.

Please enter me as a vote for maintaining the system we have and NOT for adopting the new classification system.

Jerry Duncan  
Pulaski Bank