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Comments:

As a financial institution, we feel unduly burdened with the constant barrage of "watch dog" tactics we are regulated to employ. However, I commend the attempt to compensate for some of the expenses for this service to our country. Further, the changes outlined are forward thinking and manage to negate future bureaucratic red tape by outlining a method for increase based on concrete data blocks derived from real information rather than forecasting. I believe this is an excellent attempt to reduce the burden all around. As a suggestion, consider adding "or equivalent" so that when the BLS or the Occupational Employment Statistics Program change their names or function, a quick substitute can be used with out a huge re-write. This schedule of fees does not appear burdensome and in fact the schedule actually reimburses at the appropriate position levels in the work force. The uniform flat fee is acceptable in our area. I find it freshly proficient. Please consider leaving microfiche as an alternative for a while longer. We do in fact still have some documents that must be "spun from the fiche," to our utter dismay and disgust. Someday that will end, but that day is not in the near future due to the regulations that begin maximum holding requirements at account

closing. Respectfully, Karla Korhonen Vice President Fort Sill Federal
Credit Union