

From: Centera Bank, Connie Van Winkle  
Proposal: FFIEC 0031 & 0041 (ICP #13-5; pub'd 2/21/13)  
Subject: Call Reports for banks and savings associations with (FFIEC 031) and without domestic and foreign of

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Comments:

The proposed changes to the Call Report requiring us to report the breakdown of certain types of services charges on consumer deposit accounts will be very time consuming. We do not currently differentiate the service charge income for our consumer and commercial customers. I don't see where the benefits will out way the time that is going to be involved in gathering the information.

Thank you for your consideration in deleting this proposed item.

Connie Van Winkle  
Cashier