

From: The National Bank of Blacksburg, Lora Jones  
Proposal: FR's H-6, K1, K2, Y-3F, Y-3, Y-3N, Y-4, FR2320, FR2644, and FR2004's (ICP#14-13; Pub'd 9/24/14)  
Subject: FR's H-6, K1, K2, Y-3F, Y-3, Y-3N, Y-4, FR2320, FR2644, FR 2004's

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Comments:

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Your comment: The proposed revisions to the FR 2644 report will require additional work for the Bank. The effective date is January 7. January 7 is at the beginning of financial reporting season and is an ill-advised time to make changes to reports. The timing of the changes may compromise information accuracy because staff are otherwise employed in producing SEC, FFIEC and FRB year-end reports. Reconsideration of the effective date may be appropriate.