

From: F&M Bank, Scott Dunn, Chairman  
Proposal: 1509 (AE30) Reg Q,Y&LL; Small BHC Policy Statement; Capital Adequacy Board  
-Regulated Institutions;  
Subject: Small BHC Policy Statement; Capital Adequacy Board-Regulated Institutions; Bank  
Holding Companies; S

---

Comments:

Date:Feb 03, 2015

Proposal:Small Bank Holding Company Policy Statement; Capital Adequacy of Board-Regulated  
Institutions; Bank Holding Companies; Savings and Loan Holding Companies; Changes to Reporting  
Requirements. [R-1509]

Document ID:R-1509

Revision:1

First name:Scott

Middle initial:A

Last name:Dunn

Affiliation (if any):Chairman F and M BANK

Affiliation Type: ()

Address line 1:F AND M BANK

Address line 2:101 E Main Street

City:Manchester

State:Iowa

Zip:52057

Country:UNITED STATES

Postal (if outside the U.S.):

Your comment:I heartily endorse Fed rule change for raising the asset size threshold from \$500 mil to  
\$1bil for determining applicability of the Board's Small Bank Holding rules. It would help us in so many  
ways -from potential acquisition to borrowing, audit costs, examination cycles, and reporting  
requirements.

the rule change would help us in many many ways.

thanks