

From: Farmers & Merchants Savings Bank, Tirzah Wedewer  
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

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Comments:

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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]

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Your comment: Please accept my apologies for being tardy in submitting this correspondence. I urge you to pass the legislation in raising the asset size threshold from \$500mil to \$1bil for small holding companies. Our small community bank is held accountable to the regulatory and reporting guidelines, for the most part, required by the mega banks. This exception would assist us to further help our local, rural communities by increasing our lending abilities and raise additional capital. With the ever changing banking industry and our increased competition, this is change will make a difference in the future of our Bank.