

From: Citizens First Bank, Kathy Forrest  
Proposal: FFIEC 031, 041 & 051 Call Reports (ICP#2016-25; Pub'd 8/15/16)  
Subject: Consolidated Report of Condition and Income (Call Reports)

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Comments:

Serious consideration should be given to the proposal for streamlining Consolidated Reports of Condition (Call Reports) for small financial institutions. While we can certainly understand the purpose of reporting financial information to regulators to ensure the safety and soundness of the financial system, matching risk to reporting requirements is prudent. Particularly in the case of small banks, the time saved could be better used to serve the needs of our communities.

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