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September 6, 2016

Robert DeV. Frierson
Secretary
Board of Governors of the Federal Reserve System
20th Street & Constitution Avenue, NW
Washington, DC 20551

Re: FFIEC 031, FFIEC 041 & FFIEC 051
ICP# 2016-25 Pub'd 8/15/16

Dear Sir or Madam:

Thank you for the time and effort to streamline the Call Report process for "small institutions". We support the reduction efforts, however upon review of the proposed changes, many, if not all of the changes will have no bearing on our Call Report submission. Therefore, there will be little to no time savings on behalf of our staff who are tasked with preparing the data necessary to submit the report. I suspect that many community banks will have the same outcome as Chesapeake Bank.

Respectfully submitted,

Rebecca A. Foster
CFO