

COMMUNITY SPIRIT BANK, BRAD M. BOLTON

Proposal and Comment Information

Title: Loans to Executive Officers, Directors, and Principal Shareholders of Member Banks; Bank Holding Companies (Reg O and Y), R-1896

Comment ID: FR-2026-0028-01-C28

Subject

DOCET NO R-1896 RIN 7100-AH27

Submitter Information

Organization Name: Community Spirit Bank

Organization Type: Organization

Name: Brad M. Bolton

Submitted Date: 10/05/2026

Please see attached comment letter on behalf of Community Spirit Bank.

BMB

Brad M. Bolton

NMLS#689570

President/CEO

Community Spirit Bank

Member FDIC Certificate #50

Equal Housing Lender

P.O. Box 449

Red Bay, AL 35582

256-356-5620 Direct

256-356-5655 Fax

256-627-7915 Cell

www.communityspirit.bank<<http://www.communityspirit.bank/>>



October 5, 2026

**“Loans to Executive Officers, Directors, and Principal Shareholders of Member Banks;
Bank Holding Companies”**

Re: Docket No. R-1896 and RIN 7100-AH27

On behalf of Community Spirit Bank, FDIC Certificate #50 I am writing to you to signify our support for your proposed changes to Regulation O that would increase the dollar amounts that can be extended to executive officers, principal shareholders and directors.

I applaud your efforts to review and update these figures which have not changed since the 1970's, thus no adjustments for inflation have occurred over the years. Further, raising these thresholds will especially assist a rural based community financial institution like us where you do not want to share details of insiders' salaries with competing institutions, which is where they are currently having to go to have their banking needs met. The thresholds set forth in your proposal are reasonable and still subject to each bank's board of directors' comfort level and puts more control in the local bank and bank board's discretion rather than painting the industry with a broad brush.

Therefore, we support the proposed rule and appreciate Gov Bowman and the boards leadership in proposing and implementing commonsense tiered regulation that recognize the unique relationship focused model that defines community banking.

Thank you for the opportunity to submit comments on this important topic.

Sincerely,

Brad M. Bolton
President/CEO/Sr Lender
Community Spirit Bank
PO Box 449
Red Bay, Alabama 35582