

From: Sharon Beard [sharonbeard@firststatebnk.com]
Sent: Friday, August 19, 2005 3:40 PM
To: regs.comments@federalreserve.gov; comments@fdic.gov;
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Subject: EGRPRA

We are a small bank. We were operating in four rural counties. We branched into a neighboring county that is also a rural county. The county on the other side of that county is a highly populated county with many large banks. Therefore, the county that we branched into is included in their MSA. Because of that we now come under HUMDA. Our new branch is only \$16 million in deposits and we operate only in these five rural sparsely populated counties. We can't afford the staff that the large banks operating in the highly populated county can. This is a real regulatory burden. It would really save us time and money if the regulations could offer an exception for this situation, where we don't operate in the highly populated counties that created the MSA in the first place. Thank you for your consideration in this matter.

Joel C. Clements

Chairman, President and CEO

First State Bank