



MEMBER FDIC

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October 16, 2001

Regulation Comments
Chief Counsel's Office
Office of Thrift Supervision
1700 G Street, NW
Washington, DC 20552

Attn: Docket No. 2001-49

Dear Office of Thrift Supervision:

We are about a \$230 million bank, and are required to meet some rather complex CRA regulations.

The majority of bank assets are controlled by the top 100 banks, who have similar modus operandi. We, on the other hand, are a small bank that has little in common with the larger institutions. It seems infinitely more equitable that our bank be evaluated against our peers, and not some giant banks 100 times our size.

I would urge you to consider a streamline small-bank CRA compliance, with a cut-off of at least one billion dollars.

Sincerely,

Joe H. Bruns
President

JHB:ncp