

FDS Bank

9111 DUKE BOULEVARD, SUITE 100B, MASON, OHIO 45040-8909 phone 513.573.BANK

January 3, 2008

RE: OTS-2007-0023

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

Dear Office of Thrift Supervision:

Thank you very much for the opportunity to comment on the OTS proposal to replace the Thrift Financial Report with the quarterly Consolidated Reports of Condition and Income. FDS Bank is a Federal Savings Bank located in Mason, Ohio that issues proprietary credit cards for Macy's and Bloomingdale's, mortgages and pre-paid debit cards.

FDS Bank supports the proposal to switch from the TFR to the quarter Call Report. We do not believe that converting to the Call Report would be a significant burden for our institution and a conversion to the Call Report would allow for a consistent comparison of banks, all of which would be utilizing the same reporting standards.

Sincerely,



Joe Conti
Controller