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February 5, 2003

Information Collection Comments
Chief Counsel's Office
Office of Thrift Supervision
1700 G Street, NW.
Washington, DC 20552
Attention 1550-0023

Dear Sir or Madam:

I am writing in opposition to the proposal to shorten the time for filing the TFR Call Report data.

Shortening the reporting period from thirty days to twenty days could impose a hardship upon smaller institutions, such as ours. Like other smaller community banks, we operate with a limited staff. Vacations, sickness, maternity leaves, and family medical leaves strain our limited human resources even further.

Certainly, receipt of timely financial data is desirable but I understand that the other regulatory agencies are not proposing any shortening of the reporting period. I am not convinced the added burden this would impose on smaller institutions is justified by any significant benefits to the OTS.

Thank you for your consideration of my views.

Sincerely,

William J. Morse
President and CEO

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