

From: "Jean Whigham" <jwhigham@thecommunitysb.com> on 06/30/2008 05:35:01 PM

Subject: Reg V Risk Based Pricing

Ms. Jennifer J. Johnson, Secretary
Board of Governors of the Federal Reserve
RE: Docket Number R-1316

This proposed amendment will be very expensive and cumbersome to comply with. The majority of our customers do not care about anything except do they get the loan and can they afford the payment. To comply without having to determine which customer should get them and which instances they are not required, would cause undo expense to give every loan customer a notice for them to throw away.

We have enough cumbersome things to do that are more beneficial to the consumers without adding another that would probably wipe out an entire rain forest.

Jean Whigham, CRCM
VP/Compliance Officer
The Community State Bank
PO Box 769
Poteau, OK 74953