

**Evans, Sandra E**

From: Greg Peter [peterpacer@hotmail.com]
Sent: Wednesday, February 25, 2004 12:39 PM
To: regs.comments@federalreserve.gov; comments@fdic.gov; regs.comments@occ.treas.gov;
regs.comments@ots.treas.gov
Subject: EGRPRA

I operate a small rural institution. I own 100% of the bank holding company that own 99.6% of the bank. I am one of three directors, CEO, CFO, President, Executive Loan Officer, Personell Officer, and overall Janitorial Supervisor. I create: (1) unnecessary policies that indicate I will comply with "compliance-mandated" FDIC regulation; (2) policies that have to outline procedures that mandate compliance with the compliance policy and give me, the President, Management oversight authority over my loan committee and loan department of which I am senior authority of both; (3) a loan policy that dictates my lending authority and limits and dictates that I cannot lend in excess of this authority without senior management and directorship authority, of which I am the senior member of both, again.

My point: Why can't it be possible to consolidate this over-paperworked mess for institutions in this situation. Most regulations and policy mandates are designed for the mega-merged; multi-officed; duty/personell disected insitutions that have no clue what the left hand is doing to the right hand? Greg Peter, Pres (etc,etc,etc), Citizens State Bank of Tyler, Inc., Tyler, MN (e-mail: csbtyler@svtv.com)

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