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**From:** Alex Oponski [aoponski@northwestfederal.com]  
**Sent:** Wednesday, November 21, 2007 1:40 PM  
**To:** CallReport  
**Subject:** Comments on the OTS converting to the use of call report

To Whom It May Concern:

As an employee of a holding company that has both OCC and OTS regulated banks, I think it would be a good idea for the OTS to adopt the use of call reports. We have 2 OCC charters and 1 OTS charter which means it would simplify reporting for our accounting departments and the ability to utilize a consistent format for the reporting of information.

Thank you for your consideration of this issue and for reading this comment.

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