MEDINA SAVINGS & LOAN

ESTABLISHED 1888

November 23, 2007

Mr. John M Reich, Director
Office of Thrift Supervision
Department of the Treasury
1700 G Street, N W
Washington, D C 20552

Dear Mr. Reich:

Medina Savings and Loan is a small mutual savings and loan established in 1888. From our perspective, I would not be in favor of converting to the Call Report for several reasons.

First, we utilize the CMR report to assist us with out interest rate risk measurement. The line items are tied in with the Thrift Financial Report (TFR). The cost to replace this would be substantial to us.

Second, the benefits you list are for large stock-owned institutions. Investment analysts are not applicable to us. Access on the FDIC website is irrelevant, as the access for TFR information is sufficient for our needs.

Third, the ability to more easily compare ourselves with commercial banks is like comparing returns from a bond fund to an S&P 500 fund. Small mutual institutions are still predominately mortgage lenders, although restructuring is occurring slowly, but the risk and composition of our balance sheets are still as different as the analogy above. Most small savings and loans do not own insurance agencies, etc. so our revenue is substantially different.

If the large stock-owned institutions want this change, please let the mutuals continue to utilize the TFR and CMR. Thank you.

Sincerely,

Timothy J Moriarty
President/CEO

11182 Maple Ridge Road • Medina, NY 14103-0726
Tel 585-798-2801 • Fax 585-798-2804

Rec'd 12/10/07