

**From:** Mary Lewis [mlewis@pickenssavingsandloan.com]  
**Sent:** Wednesday, November 21, 2007 4:50 PM  
**To:** CallReport  
**Subject:** Possible Conversion to the Call Report 06359

As the report preparer of a small institution, my major concern is the cost that would be incurred from changing to the call report. Also the time involved in re-training and setting up internal schedules necessary for completing a different report would be a major burden for us.

Being a small institution, we are trying to keep personnel cost to a minimum. Each employee wears several different hats and time to spend on this change would present a hardship.

I see no benefit to our institution in making this change. Therefore, we would ask that we continue to use the TFR.

Mary Lewis  
Pickens Savings and Loan Association  
Pickens, SC  
06359

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