From: Charles Rooks [cdrooks@familybankonline.com]

Sent: Wednesday, November 14, 2007 2:14 PM

To: CallReport

I think going to a call report is good. The data processing company we use has the software that is compatible to the call report which would save us money and headaches. I think this is a good move by OTS and the industry.

Charles D. Rooks

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