



**MERCER SAVINGS ★
BANK**

17

February 10, 2003

Information Collection Comments
Chief Counsel's Office
Office of Thrift Supervision
1700 G Street NW
Washington DC 20552

Gentlemen:

This letter is in response to your request for comments on TFR Revisions, OMB No. 1550-0023.

Although the proposed revisions appear to streamline the collection of data for the TFR, I believe reducing the filing deadline from thirty to twenty days after quarter end places an undue burden on most small to medium sized financial institutions.

Even though some of the data required for filing the TFR is received from service providers, a majority of the information is compiled in-house. In these small to medium sized institutions, the TFR preparer may have to wait on that in-house data to be collected by persons who have other responsibilities dealing with the day to day operations of the institution.

As an alternative, I would suggest a deadline for filing of the TFR to twenty-five calendar days after quarter end and thirty calendar days for filing of the HC and CMR schedules. The shorter filing deadline for the HC and CMR schedules appears reasonable since most of the data required is compiled by service providers.

Thank you for your consideration of these comments.

Sincerely,

Handwritten signature of Diane E. McLaughlin.

Diane E. McLaughlin
Assistant Treasurer



1100 Irmscher Blvd. • P.O. Box 227 • Celina, Ohio 45822-0227
Phone: (419) 584-0222 • Fax: (419) 584-0010
Internet: www.mercersavings.com

