

Citizens

Savings Association

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March 19, 2003

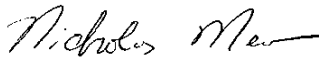
Information Collection Comments
Chief Counsels Office
Office of Thrift Supervision
1700 G Street N.W.
Washington, DC 20552

Dear Sir or Madam:

I am writing this letter in regards to TFR Revisions, OMB No. 1550-0023, and specifically changing the TFR deadline from thirty days to twenty days.

I feel that shorting the deadline ten days will have an adverse effect, on accurately reporting the information that we provide you. I understand that there have been technological advances over the past several years, but we use all of the thirty days. It takes fifteen to twenty days just to assemble, and record, then reconcile accounts that are presented in the TFR. We use the additional days to review, and check for errors or omissions. The process has worked very well for this institution, and we should continue reporting the information in current time line. Shorting 10 days will not give us the proper time to review and check our work. I know that accuracy is very important to the Office of Thrift Supervision. I ask that you reconsider changing this deadline.

Sincerely yours,



Nicholas Meo
Senior Accountant, Citizens Savings Assoc.

