

**Evans, Sandra E**

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**From:** jc1stfed@bellsouth.net  
**Sent:** Wednesday, March 05, 2003 2:06 PM  
**To:** infocollection.comments@ots.treas.gov  
**Subject:** TFR Revisions, OMB No. 1550-0023

29

Response to bulletin.

I feel that the shorter time frame that will be allowed to complete the TFR and CMR reports will be a burden to most institutions. Our process is to balance our books, and get all reports ready for our board meeting. Then we begin preparing the TFR and do not have to rush since we have an extra 15 days to complete the CMR. Some months are slower in business than others were we can complete the reports earlier. We are a small Savings & Loan so we have times when we work shorthanded and everyone has to help in different parts of the bank. Also during the summer month with vacations we are in the same situation. At such times we are very glad about the 30 and 45 day timeframes. Also I think about the associations that have to file a 10Q which is due at the same time than the CMR and makes it easier to coincide the two reports. We no longer have to file it but I know it takes me usually a few days to do the cash flow statement for our holding company.

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