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February 5, 2003

Information Collection Comments
Chief Counsel's Office
Office of Thrift Supervision
1700 G. Street N.W.
Washington, D.C. 20552

Attn: Patrick G. Berbakos, Director National Systems


Dear Mr. Berbakos,

I strongly oppose the proposal to shorten the filing due date for the Thrift Financial Report (TFR) and Consolidated Maturity and Rate Schedules (CMR) which is contained in TFR Revisions, OMB No 1550-0023. These shorter timetables would be difficult to meet due to additional board of Directors reports due at quarter end.

I am the only one at this institution to prepare the TFR and CMR, in addition to several of the quarterly board reports. Additionally, the proposal to amend the CMR has not been published and could require additional time to complete.

It is interesting to note that no other federal banking regulators have proposed shortening the filing deadline for call report data. I recommend the current filing deadlines remain unchanged.

Please contact me at the above number if you have any questions.


J.M. Vighetti
CFO

JMV/db