



February 25, 2003

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

RE: TFR Revisions, OMB No. 1550-0023

To Whom It May Concern:

We are writing to document our concerns with the proposed revisions to the TFR for March 2004, specifically the proposed change to the filing deadline.

Being a \$58 million mutual institution, we know that shortening the deadline will create a significant burden on our Institution. With 30 days, it takes careful planning and several evenings and/or weekends to meet the deadline, especially the December 31st Report.

We are not aware of any other Banking Agencies requesting a shortened deadline on quarterly reports, nor have we noticed a problem with the timeliness of individual and aggregate statistics from the Office of Thrift Supervision.

Being able to receive our UTPR and IRR Exposure Report ten days earlier will definitely not outweigh the cost of submitting our TFR and CMR ten days earlier.

Sincerely,

Roger P. Hornsby

President/CEO

Patricia M. Stevens Secretary-Treasurer

TFR Preparer