



FIRST CAPITAL BANK

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March 7, 2003

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

RE: TFR Revisions, OMB No. 1550-0023

Gentlemen:

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 \$36 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.

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,

Charles O. Rivers
President/CEO

James D. Nance
Chief Financial Officer

COR/kqm