

# AMERICAN UNION SAVING AND LOAN ASSOCIATION

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4 February 2003

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

RE: TFR Revisions, OMB No. 1550-0023

To Whom It May Concern:

American Union Saving has assets of about eight million five hundred thousand dollars and a full-time staff of a manager and two tellers. Our regulatory burden, which is currently overwhelming, would become almost unmanageable were the filing due date for the TFR reduced from thirty to twenty calendar days after the end of the quarter.

Small business is least able to afford the technological advances, which in your opinion, justify a shortened filing due date. A regulatory environment not sensitive to the limitations of small business will eventually be an environment where small business cannot exist.

I oppose the shortened filing deadline for the TFR and recommend the filing due date be left unchanged.

Very truly yours,



Daniel H. Brandt  
Secretary

