



FIRST
FEDERAL

C H E R A W

515 MARKET STREET

CHERAW, SC 29520

PH 843.537.7656

FX 843.537.4436

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February 10, 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

Dear Sir:

As the preparer of our organization's TFR, I would like to comment on two of the proposed revisions included in your memorandum dated January 30, 2003.

Shorter Deadlines- This proposal would be close to an impossibility for our institution. We usually do not close the books for the previous month until the 15th of the following month. In addition, much of the required information on the TFR is not readily available from our Data Processor and requires many manual computations.

Average Balance Sheet Data- This information is not currently available from our Data Processor. Because of the computer programming effort that will be required, please give at least 9 months notice before implementation.

Thank you for the opportunity to voice our institution's concerns on these issues.

Sincerely,

Winston Dwyer

Winston Dwyer
Controller
(843) 537-7656