



Jeff B. Shank
President/CEO

P.O. Box 8
Greencastle, PA 17225
Tel. (717) 597-2137
FAX (717) 597-5033
jshank@fnbgc.com

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Communications Division
Comptroller of the Currency
250 E. Street, SW
Washington, DC 20219

RE: OCC 2004-12
OCC Bulletin
Community Reinvestment Act Regulations

Dear Sirs:

I am writing to express my strong support to amend the CRA definition of "small bank" to mean a bank with total assets of less than \$500 million. I think this is a long overdue positive change for banking.

Sincerely,

Jeff B. Shank
President/CEO

JBS/dg

