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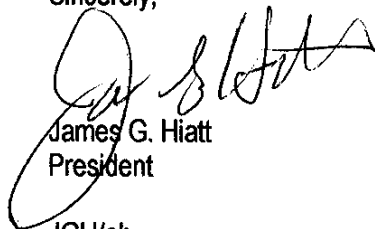
March 10, 2004

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

I am President/CEO of a \$280 million dollar bank headquartered in a Northern Indiana Community of 2500 residents. Our community borders a large Amish area. Within our community, besides our bank which was founded in 1910, there are three branch banks, two credit union offices, two Edward Jones Offices, plus three insurance offices offering financial services.

At times, regulation as required by legislation process does have its place. However, with the competition we have in our area, if we don't make loans and service our community, we won't be in business very long. Thus for us growing to over \$250 million in assets and adding further regulatory burden for doing that which we have always done – "Serving the financial need of our community" – adds little to the regulatory process. The small Bank CRA examination process was an excellent innovation and should be increased to asset size of \$500 million.

Sincerely,



James G. Hiatt
President

JGH/ah

P.S. The time my staff has already spent to meet the CRA reporting requirements have been staggering.