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**MAF**Bancorp, Inc.

February 7, 2001

Manager, Dissemination Branch  
Office of Thrift Supervision  
Information Management & Services Division  
1700 G Street, N.W.  
Attention: Docket No. 2000-91  
Washington, D.C. 20552

RECEIVED  
2001 FEB 09 P 5:18  
REGULATION SERVICES  
DIVISION

Re: Savings and Loan Holding Companies Notice of Significant Transactions or Activities and OTS Review of Capital Adequacy 65 Fed. Reg. 64392 (October 27, 2000)

Dear Sir or Madam:

On behalf of Mid America Bank and its holding company MAF Bancorp Inc., I would like to comment on the proposed notice regulation noted above.

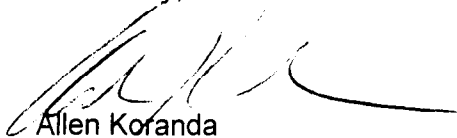
Our organization is firmly opposed to not only the concept of prior notice but also to the tangible capital threshold of 10% and asset acquisition level of 15%.

The primary reason that we maintain a federal thrift charter is the flexibility of the holding company structure. It allows us to react quickly to business development and capital market opportunities. Thirty days may not be significant in some types of transactions but in matters affected by the markets, that length of response time will often be the difference between success and failure.

Even if a notice period could be justified, the threshold level of 10% consolidated capital seems way too high given the capital requirements of the subsidiary savings associations. This trigger level will result in well capitalized and prudently operated organizations having to deal with a significant regulatory burden for which no safety and soundness justification has been presented other than in theory.

Therefore, we request that the holding company prior approval proposal be withdrawn.

Yours truly,



Allen Koranda  
Chairman of the Board  
And Chief Executive Officer

**Branch Locations:**

Barwon Chicago Cary Clarendon Hills Downers Grove LaGrange Park  
Evanston Franklin Park Hinsdale Joliet Naperville Western Springs Wheaton