

e-mail rec'd 1/2/02



January 11, 2002

Office of the Comptroller of the Currency
Public Information Room
250 E Street, SW
Mail Stop 1-5
Attention: 1557-0014
Washington, DC 20219

Information Collection Comments
Chief Counsel's Office
Office of Thrift Supervision
1700 G Street, NW
Washington, DC 20552
Attention: 1550-0005

Tamara R. Manly
Management Analyst (Regulatory Analysis)
Office of Executive Secretary
Room F-4058
Attention: Comments/OES
Federal Deposit Insurance Corporation
55017th Street, NW
Washington, DC 20429

Alexander T. Hunt
OMB Desk Officer
Office of Information and
Regulatory Affairs
Office of Management and Budget
New Executive Office Building
Room 3208
Washington, DC 20503

Re: Interagency Charter and Federal Deposit Insurance Application

Dear Sir or Madam:

The Independent Community Bankers of America (ICBA)¹ appreciates the opportunity to comment on the agencies' proposed revisions to the charter application and federal deposit insurance application form. The proposal will create one uniform application form for both a charter and for federal deposit insurance.

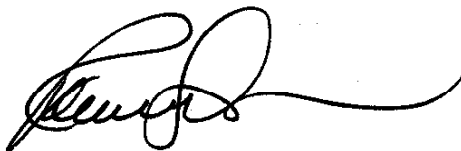
The ICBA commends the agencies for working together to create one form. Use of a uniform application will help alleviate confusion and disparity between the agencies and will help alleviate regulatory burden. The ICBA also encourages the agencies to continue to seek similar ways to streamline procedures, including use of technology to allow for

¹ ICBA is the primary voice for the nation's community banks, representing 5,000 institutions at nearly 17,000 locations nationwide. Community banks are independently owned and operated and are characterized by attention to customer service, lower fees and small business, agricultural and consumer lending. ICBA's members hold more than \$486 billion in insured deposits, \$592 billion in assets and more than \$355 billion in loans for consumers, small businesses and farms.

electronic filing of application forms and posting of applications to make them readily accessible to the public.

Thank you for the opportunity to comment.

Sincerely,

A handwritten signature in black ink, appearing to read "R. Gullledge", with a long, sweeping horizontal flourish extending to the right.

Robert I. Gullledge
Chairman