

# BRUNING STATE BANK

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


RE: TFR Revisions, OMB No. 1550-0023

Subprime lending is a black eye for the United States banking system. The abuses we are seeing in rural Nebraska are very troubling. Large national financial service chains and new regional start ups are loaning money on poor credit standards and charging huge fees to consumers that will never be able to payback what they are obliged to.

Our bank has no subprime lending activities and will not be affected. In seeing what the accepted business practices and credit standards for those that offer this type of product the proposal does not go far enough (10% of risked base capital would be better) and it should **not** keep the information confidential.

If you have any questions, please don't hesitate to contact me at 1-402-353-2555.

Sincerely,

  
Jerry A. Catlett  
Senior Vice President

**YOUR COUNTRY BANK**

Member FDIC