

Evans, Sandra E

From: Kellie Veneman [kelliev@slvfed.com]
Sent: Thursday, May 15, 2003 1:17 PM
To: infocollection.comments@ots.treas.gov
Subject: Schedule CMR Proposal

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To Whom It May Concern,

After reviewing the proposed changes to the TFR, specifically Schedule CMR, we would like to respond with the following comments.

Our Accounting Department, who prepares the TFR, always has our Schedule CMR completed within 30 days. Therefore, we do not see this as an additional burden to shorten the time frame from 45 days to 30 days.

In viewing the proposed Schedule RED, we feel it should be relatively easy to collect the information needed for this schedule. Our only concern would be the time frame we would have for our computer center to make the necessary programming changes. We didn't see any reference as to when this change might go into effect.

We like the idea of a more accurate analysis of institution-specific and industry-wide interest rate risk.

Thank you for giving us the opportunity to comment on this issue.

Kellie Veneman
Chief Financial Officer
San Luis Valley Federal Bank