



Raymond Federal Bank
ESTABLISHED 1925

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

Re: OTS proposal on adopting call report

Good morning,

I am writing in support of the conversion from the Thrift Financial Report to the Call Report. While on a micro level, such a conversion would cause our Bank's finance department some growing pains, on a macro level it is an idea whose time has come.

Three benefits immediately come to mind. First, the standardization would create uniformity for all insured tax paying financial institutions. Secondly, it would be economically sound, as the cost of the software would be spread out over a greater number of users. Finally, the availability of training would be increased, making it easier to train and re-train our new and existing personnel.

No doubt the transition would be painful – both for the users and for the OTS. In the long run it would be well worth it. In closing, I believe it is a worthy mission and hope that the OTS moves ahead with this project.

Sincerely,

John P. Marvin
President