

**From:** Ed Molnar [mailto:EMolnar@harleysvillesavings.com]  
**Sent:** Thursday, April 21, 2005 10:17 AM  
**To:** Comments  
**Cc:** Bahin, Charlotte  
**Subject:** RIN number 3064-AC89

April 21, 2005

Mr. Robert E. Feldman  
Executive Secretary  
Federal Deposit Insurance Corporation  
550 17<sup>th</sup> Street, N.W.  
Washington, D.C. 29429

Re: CRA Proposal – RIN #3064-AC89

Dear Mr. Feldman:

Thank you for the opportunity to comment on your proposal to amend the regulation that implements the Community Reinvestment Act. I am the Chairman and Chief Executive Officer of Harleysville Savings Bank, which is a \$750 million savings bank located in Harleysville, Pennsylvania.

It is refreshing to see that you are taking this action to relieve some of the regulatory burden that we as a small community financial institution have faced. This will make a difference in the amount of resources that our institution has had to dedicate to meeting regulatory requirements and may now be used to serve our community better.

We have always taken the Community Reinvestment Act seriously at our bank. Because we are a community bank we have always believed that it important to find ways to be a good corporate citizen and to do our part in making our community a great place to work and to provide homeownership opportunities and to raise a family.

Although the proposed \$1 million proposed threshold will probably only apply to our institution for another few years, it just makes good common sense to raise the threshold for the many smaller banks that are faced with ever increasing regulatory burden.

Thank you for this opportunity to comment.

Sincerely

Edward J. Molnar  
Chairman and Chief Executive Officer  
Harleysville Savings Bank  
Harleysville, PA  
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Harleysville, Pa. 19438