

May 2, 2005

Robert E. Feldman
Executive Secretary
Federal Deposit Insurance Corporation

Dear Sir,

As Executive Vice President of a \$251 million community bank that employees approximately 95 people, I would like you to know that I fully support the proposal to amend the definition of a small institution to be a bank under \$1 billion in assets.

Our bank has been in existence and serving the needs of our community since 1911. Our main office is located in a community of approximately 1000 people and the eight other branches we have are in basically the same size communities. We have always provided good service to our customers and met their needs. We feel that the asset size of \$250 million for CRA that has been in place for many years is not realistic in today's banking world. To classify a bank of our size the same as banks over \$1 billion does not seem to make good sense. We struggle constantly trying to meet regulatory compliance with our limited staff and the expense it requires.

I would strongly urge you to amend the definition of a small bank for CRA purposes to be an institution of less than \$1 billion. I do not believe this change will weaken the Community Reinvestment Act. We continue to provide new products and services to meet the needs of our community. The additional costs we will incur if we are classified a large bank for CRA purposes will only reduce our ability to do so and also threaten our survival as a small community bank..

Thank you for your consideration.

Sincerely,

Gary R. Stamp
Executive Vice President
Mercer County State Bank
Sandy Lake, Pa. 16145