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April 3, 2006

Steve Hanft
Clearance Officer
Legal Division MB-3064
Federal Deposit Insurance Corporation
550 17th Street, NW
Washington, DC 20429

Dear Mr. Hanft:

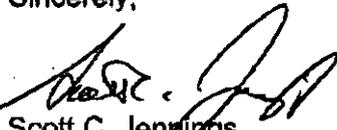
I want to thank you for giving me the opportunity to comment on the proposed revisions to the Suspicious Activity Report by Depository Institutions. I understand the importance of these reports in relation to money launders and terrorist. I have noted the revisions to the report, some of which I think will be very helpful such as; adding more space to collect information regarding four locations as opposed to including this in the narrative section however; I do have two concerns.

The first is regarding the entering of special responses when the information for an item marked with an asterisk and other fields are left blank because the information is unknown or not applicable. I believe that this proposed revision will be time consuming considering that each of the special responses differ for each reply. In the past, items that were unknown or not applicable were left blank. I am concerned that employees will either guess at the information so that the blank is filled or will put in other information that is not adequate for the response.

Second, by moving the law enforcement contact information to the narrative section, I believe the information would be more likely to be omitted or overlooked. On the other hand; if the employees are prompted to fill out the information the implementation process will be less likely to go unnoticed or unaddressed.

I thank you for your consideration of these concerns and hope that the final revision of the Suspicious Activity Report will address these issues in a significant manner.

Sincerely,



Scott C. Jennings
Sr. VP. / COO

SCJ/cdw

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