From: Randy Erdmann [mailto:RErdmann@citizensros.com]

Sent: Wednesday, October 23, 2013 2:54 PM

To: Director - FASB

Subject: Allowance for Loan Loss

Another change that is worthless. Make things simple. Require a percent of loans, such as 1.25% for all banks and let us quit wasting time and money to meet requirements.



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