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OFFICE OF  
THRIFT SUPERVISION  
DISSEMINATION BRANCH

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October 2, 2000

Manager  
Dissemination Branch  
Information Management and Services Division  
Attention: 1550-0023  
Office of Thrift Supervision  
1700 G Street, N.W.  
Washington, DC 20552

(6)

Re: Mutual Savings Associations, Mutual Holding Company Reorganizations, and  
Conversions from Mutual to Stock Form  
65 FR 43092 (July 12, 2000) and  
Repurchases of Stock by Recently Converted Savings Associations, Mutual Holding  
Company Dividend Waivers, Gramm-Leach-Bliley Act Changes  
65 FR 43088 (July 12, 2000)

Dear Sir/Madam:

America's Community Bankers (ACB) respectfully requests an extension of the comment period for the above referenced proposals issued by the Office of Thrift Supervision (OTS). ACB represents the nation's community banks of all charter types and sizes. ACB members pursue progressive, entrepreneurial and service-oriented strategies in providing financial services to benefit their customers and communities.

The issues addressed in the proposals are of sufficient importance and complexity that ACB and its members believe that an extension of the comment period will assist in preparing a response addressing the questions. We request a 30-day extension of the comment period.

Thank you for your consideration of this important matter. If you have any questions, please contact the undersigned at (202) 857-3121.

Sincerely,

Charlotte M. Bahin  
Director of Regulatory Affairs  
Senior Regulatory Counsel