

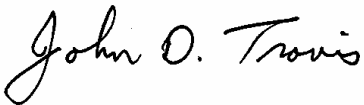
June 28, 2002

**TO THE PRESIDENT AND/OR CEO OF THE  
SAVINGS AND LOAN ASSOCIATION ADDRESSED:**

Historically, this Office has required you to file a copy of your Thrift Financial Report (TFR) each quarter. However, TFRs are now available on the FDIC's website. As a result, it is no longer necessary for you to file a copy of your TFR with this Office each quarter. While we are discontinuing this practice in order to save you time and expense, you must continue to submit original TFRs to the OTS each quarter in accordance with their filing requirements.

If you have any questions, please contact Deputy Chief Examiner Joseph P. Gardner at (225) 925-4673.

Sincerely,

A handwritten signature in cursive script that reads "John D. Travis".

John D. Travis  
Commissioner of  
Financial Institutions

JPG/SES:pcs