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February 6, 2014

Monica Jackson  
Office of the Executive Secretary  
Bureau of Consumer Financial Protection  
1700 G Street, NW  
Washington DC 20552  
Docket No. CFPB 2013-0029

Robert E. Feldman, Executive Secretary  
Attention: Comments  
Federal Deposit Insurance Corporation  
550 17<sup>th</sup> Street, NW  
Washington DC 20429

Robert deV. Frierson, Secretary  
Board of Governors of the Federal Reserve System  
20<sup>th</sup> Street and Constitution Avenue NW  
Washington DC 20551  
Docket No. OP-1462

✓ Gerard Poliquin  
Secretary of the Board  
National Credit Union Administration  
1775 Duke Street  
Alexandria, Virginia 22314-3428

Legislative and Regulatory Activities Division  
Office of the Comptroller of the Currency  
Mail Stop 9W-11  
400 7<sup>th</sup> Street, SW  
Washington DC 20219  
Docket ID OCC-2013-0014

Elizabeth M. Murphy, Secretary  
Securities and Exchange Commission  
100 F Street, NE  
Washington DC 20549-1090  
File Number S7-08-13

**Re: Proposed Interagency Policy Statement Establishing Joint Standards for Assessing the Diversity Policies and Practices of Banks Regulated by the Agencies.**

Dear Sir or Madam:

I am CEO and Chairman of Commercial State Bank. Commercial State Bank has been serving the community of El Campo, Texas, for over 90 years. El Campo is a rural community with a population of approximately 11 thousand and is located 67 miles southwest of Houston. The City has a Hispanic or Latino population of approximately 47%. The Bank has grown and now has four offices in Texas with assets of approximately \$275 million. Like El Campo, all of the offices are located in diverse communities with Hispanic populations of more than 38% each. The Palacios Office is in a rural community approximately 30 miles from El Campo while the Humble and Fulshear Offices are in suburban neighborhoods adjacent to Houston, which is truly a diverse city.

Our goal, as a community-centered Bank, is to meet the needs of our customers. With this in mind, our hiring practices are to find employees with values that support the community while mirroring the demographics of such.

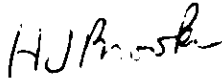
Our commitment to our shareholders is to have a high performing bank that meets or exceeds all regulatory requirements. As such, these requirements for superior safety and soundness practices and strong compliance management processes are a top priority. The existing regulatory requirements

accompanied by the recent additional demands from the Dodd Frank Act have already created a burden on community banks. The additional layer of regulation necessary to be compliant with the proposed changes is not cost-effective. Therefore, I do not see how the proposed metrics would provide additional insight that would result in differences in our hiring practices.

We ask that you please withdraw this proposal and develop a simpler, less costly, and more cost-effective method for community banks to comply with this section of the Dodd Frank Act.

Thank you for your attention to this matter.

Respectively,

A handwritten signature in black ink that reads "HJ Brooks". The signature is written in a cursive, slightly slanted style.

Harry J. Brooks  
Chairman and CEO