



UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549

DIVISION OF
CORPORATION FINANCE

January 21, 2011

John J. Remaley
Chief Executive Officer
NEFFS BANCORP, INC
5629 PA Route 873,
P.O. Box 10
Neffs, PA 18065-0010

Re: NEFFS BANCORP, INC
Form 10-K
Filed March 22, 2010
File No. 000-32605

Form 10-Q for the quarterly period ended March 31, 2010
Form 10-Q for the quarterly period ended June 30, 2010
Form 10-Q for the quarterly period ended September 30, 2010
File No. 000-32605

Dear Mr. Remaley:

We have completed our review of your Form 10-K and related filings and have no further comments at this time.

Please contact Jessica Livingston at 202-551-3448 or me at 202-551-3698 with any other questions.

Sincerely,

Mark Webb
Legal Branch Chief