America’s Community Bank (ACB) is a small, conservative bank located in Jackson County, Missouri. In the last four months ACB has gone from being liquid to needing advances from FHLB. This has been the case for other community banks in this area, as deposits have flowed to Edward D. Jones, Raymond James and other investment companies.

With recent events happening; banks less liquid, unstable rates, fiscal policy and monetary policy going different directions and closures of some every large banks this does not seem the time for FHLB to make any big changes.

Three years ago, the Bank’s membership in Federal Reserve Bank was withdrawn, knowing at the time FHLB was available for advances if needed.

ACB loan portfolio is over 50% in 1-4 residential related loans.

With appreciation thank you for allowing these comments.

Twila V. Gregg

President/CEO

of America’s Community Bank