I would like to request that the comment period on the Notice of Proposed Rulemaking RIN 2590-AA39 be extended to 120 days versus the current 60 day period. The proposal appears to potentially have devastating consequences for commercial banks that currently rely on their FHLB memberships for liquidity purposes, and these consequences more than likely will result in lower availability of credit for borrowers which will hurt the fragile economic recovery. Our bank feels it needs the extension in the comment period to adequately study this proposal and contact our US Senators and Congressman.

Please consider our extension request.

Thanks