

WOOD & HUSTON BANK

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(660) 886-6825

December 10, 2014

**Mr. Alfred M. Pollard, General Counsel
Attn: Comments/RIN 2590-AA39
Federal Housing Finance Agency
400 Seventh Street SW, Eighth Floor
Washington, D.C. 20024**

**Re: Notice of Proposed Rulemaking and Request for Comments – Members of
FHLBs (RIN 2590-AA39)**

Dear Mr. Pollard:

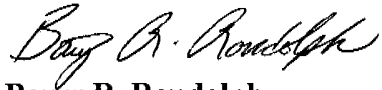
As President and CEO of Wood & Huston Bank, I am writing to express my concerns about the above referenced notice of proposed rulemaking. One of my main concerns is the potential for this rule to restrict access to liquidity. What good purpose would that serve? Can you imagine the consequences such a rule might have had during the recent financial crisis?

There are several other reasons why I am concerned about this proposed rule, not the least of which is the potential to reduce FHLBanks income, which will shrink available money for affordable housing grants that are so vital to our communities. My bank has participated in these grants with FHLB on more than occasion.

While I am sure that the FHFA's intentions are honorable, I believe the proposed rule is attempting to fix a problem that doesn't exist, and will slow economic growth through the weakening of the FHLBank system, a system that has worked well for over 80 years.

**I respectfully request that the FHFA withdraw this Notice of Proposed Rulemaking.
Thank you for your consideration.**

Sincerely,

A handwritten signature in black ink, appearing to read "Barry R. Randolph". The signature is written in a cursive style with a large initial 'B'.

**Barry R. Randolph
President and CEO**