

Dear Sir:

I am a concerned citizen commenting on the proposed capitalization rule for the Federal Home Loan Banking system. I do not feel it is in the best interests of the industry to have such a one-size fits all rule and it is my belief that it will have a negative effect on sources of liquidity of which we are in need of and do tap from time to time.

Therefore, it is my opinion that this measure should be tabled and reconsidered at best.

Respectfully,

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