

It is with concern that I read and hear of this potential ruling. The Cincinnati FHLB has been a partner of The Peoples Bank since 1996 and having access to their liquidity has been a very positive thing for our little bank. We have borrowed, we have stock, we enjoy the dividends both in stock and cash and in fact, even obtain our cash needs from them. The proposed changes all potentially can damage our association with this very healthy FHLB associate. Please reconsider. Joan E. Jones, President, The People Bank, Gambier, OH 43022