

After reviewing the information received in regards to the proposed rule change that would change the capital structure of the FHLBanks, Alliance National Bank would like to respond that we agree and support changes as suggested. This support and acceptance comes from the Chairman and Executives of the Bank. Thank you for your continued enhancements that make our bank as well as others successful.

God Bless You
Jean Carter, VP
Alliance National Bank
Dalton, Georgia
706-279-1600
706-270-5267 (fax)