

May 8, 2006

To Whom It May Concern:

We are one of the small community banks that is a member of the Federal Home Loan Bank of Cincinnati. We have utilized only two programs at this point but are grateful for the ability to have those programs. In reading what your board is wanting to do with the various FHLB's we are of the impression that this would not be a good move for our Bank. It would actually hinder our institution in using our membership to the extent that we currently are doing. Why fix something that is not broken? Our FHLB in Cincinnati works for and with their members, make annual visits to our office to be sure everything is OK and to ask if they can do anything for us. That is the type of activity that we, a small rural community bank, thrives on. We feel that this regulation change is not in the best interests of the FHLB of Cincinnati or our Bank. We ask that you do not make this change.

Yours sincerely,

Robert L. Temple
President

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