

June 7, 2006

Dear Sirs,

I am responding to the information I received concerning a proposed regulation on excess capital stock and retained earnings in regard to the FHLB. I am not in favor of this proposed regulation. As a representative of our bank we would not like to see the issuance of stock dividends stopped. We prefer receiving the dividend payments from FHLB in stock rather than cash. This offers us better cash control. Please consider all sides of this issue before making a final ruling.

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