

June 6, 2006

Ladies and Gentlemen:

Your proposed rule could cause our institution to severely curtail the amount of housing finance business we do with the FHLB. We appreciate and try to use the MPF program to benefit our local population, however, your capital requirements could really cause us pain.

I believe your proposal is overly conservative, especially as it applies to the Topeka FHLB and I must admit I would not like to have the dividends curtailed on the capital we have invested.

This system has been great for us small banks in rural, middle America. Please pull this proposal off the table and get some input from those whom you are affecting before jumping off the deep end.

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