



THE ST. HENRY BANK

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May 12, 2006

Federal Housing Finance Board
Attn: Public Comments, Proposed Rule: Excess Stock FHLB
1625 Eye St., NW
Washington, DC 20006

To Whom It May Concern:

I feel this proposed rule of Excess Stock Restrictions and Retained Earning requirements for the Federal Home Loan Banks is unnecessary. Also, I feel it to be harmful to the stockholders, as it would reduce dividend payouts to us, as well as reduce capital, liquidity, and profitability to the FHLB system.

I am asking that you revoke this proposal.

Sincerely,

THE ST. HENRY BANK

David J. Romer
President

"Large Enough To Serve You, Small Enough To Know You"