



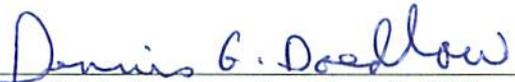
October 25, 2006

Federal Deposit Insurance Corporation
550 17th Street NW
Washington, D.C. 20429-9990
Division of Supervision & Consumer Protection

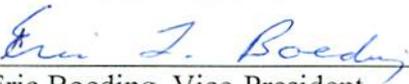
Ladies & Gentlemen:

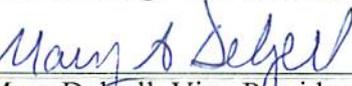
We urge you to extend the moratorium on Industrial Loan Company formation and acquisitions for at least an additional six months.

Thank you.

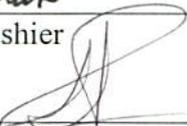

Dennis G. Daedlow, President & CEO

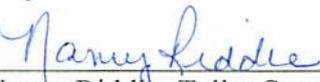

Brian Messer, Exec. Vice-President


Eric Boeding, Vice-President


Mary Delzell, Vice-President


Jack Pearlman, Cashier


Stephen Francis, Loan Officer


Nancy Riddle, Teller Supervisor

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