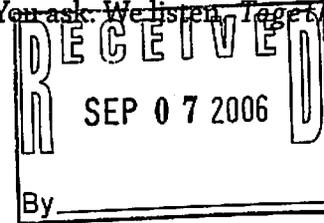




You ask. We listen. Together we solve.



August 29, 2006

Mr. Robert E. Feldman
Executive Secretary
Attention: Comments, Federal Deposit Insurance Corporation
550 – 17th Street N.W.
Washington DC 29429

Dear Mr. Feldman,

It is my opinion that the FDIC should not define FHLB advances as “volatile liabilities”.

Our bank maintains significant potential liquidity through our relationship with the FHLB. We recognize that FHLB advances may after their term is up change their costs, but we feel that from a liquidity-point-of-view, these dollars will still be available (i.e., liquidity). Accordingly, we'd like this not to change.

Thank you for your consideration.

Sincerely,

A handwritten signature in cursive script that reads 'Bill Beyer'.

Bill Beyer
President and CEO

BB:ac