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ROWLETT

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September 24, 2010

Technical Director Financial Accounting Standards Board 401 Merritt 7 P.O. Box 5116 Norwalk, Ct. 06856-5116

Re: No. 1810-100

Sirs:

Community Bank is a \$500,000,000 privately held sub-chapter S community bank. Since the announcement of the above mentioned proposal, our staff has worked with our auditors and tax accountants to attempt to understand the impact the change would have on our organization. Our bank does not sell its loans or investments, electing to hold each of them until maturity or call date. Therefore, we assumed the change would have little if any impact on us. However, our accountants have informed us that, although we don't sell our assets, we would still be required to abide by the mark-to-market accounting. That absolutely makes no sense to any bank that does not sell or has not sold any of its loans or securities. The costs roughly projected by the accountants for compliance under this proposal are significant and certainly unwarranted. I strongly encourage you to withdraw this proposal as it applies to banks which do not sell loans or securities.

Sincerely,

Jimmy Campbell President