

Earl R. Kranawetter
P.O. Box 98
Ava, IL 62907-0098

September 24, 2010

Russell Golden
Financial Accounting Standards Board

Dear Mr. Golden:

I am writing to urge FASB to not go forward with the proposal.

Community banks such as this bank create and hold small business loans for which there is no active market; it would be very difficult and costly to mark them to market.

The primary business of community banks is to hold financial instruments to collect contractual cash flows, not to trade them on a regular basis.

Sincerely,

Earl R. Kranawetter
618-426-3303

Community Bankers Association of Illinois