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To: [Director - FASB](#)
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As a community banker with over 40 years experience at the same institution, I can assure you that the mark to market proposal would be an absolute disaster for those of us who are truly community banks/bankers. It would also be a disaster for small community businesses who rely on their local bank for their financial needs as it would be literally impossible to comply with such a rule. The time and cost would drive people like us out of business – absolutely no doubt about it. Add to that, true community banks are committed to their customers and area and at times need to help local people through some inevitable rough roads. We simply could not withstand rules that would require us to write down loans simply because someone had a bad year, etc, let alone dedicate the time and resources to continually re-mark every loan we carry. In all my years of banking this is the most ill conceived proposal I have ever seen.

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