From: <u>Jim Theisen</u>

To: <u>Director - FASB; Nick Schrup</u>
Subject: File Reference No. 1810-100

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As a bank director for American Trust and Savings Bank in Dubuque, Ia. This accounting change is very unnecessary and costly to implement and right now anyone you talk too figures that we are overregulated now. Please add my input to vote NO to the implementation of this ruling! Thanks Leo A (Jim) Theisen