

September 28, 2010

Mr. Russell Golden Technical Director Financial Accounting Standards Board 401 Merritt 7 P.O. Box 5116 Norwalk, CT 06856-5116

File Reference: No. 1810-100 Accounting for Financial Instruments and Revisions to the Accounting for Derivative Instruments and Hedging Activities

Re: Classification and Measurement of Financial Assets and Liabilities

Dear Mr. Golden:

I am the Chief Executive Officer of First Bank & Trust – Milbank a wholly-owned banking subsidiary of Fishback Financial Corporation.

I have attached a letter dated September 28, 2010 to you from our Controller, Carrie Wilson. I strongly concur with the comments contained in her letter.

I believe this proposed rule will add yet another burden on community banks that will produce no benefit. In the interests of our bank and our community, I hope you will end any discussion on this proposed rule change.

Sincerely,

Steve Wenzl President