

August 11, 2010

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

RE: Exposure draft comment  
File Reference 1810-100  
Accounting for Financial Instruments

Dear Sir or Madam:

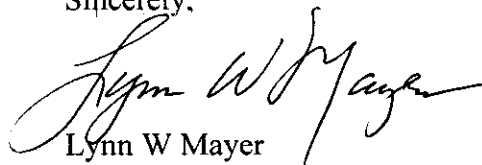
I am an investor in a closely held community bank approximately \$300 million in assets. I utilize the financial statements of this bank to evaluate my investment and also serve on the Board of Directors of the bank. I am also a member of management of the bank.

I have read and I am familiar with the changes proposed on "mark to market" accounting. I believe that measuring long term assets (such as loans and debt securities that are expected to be held to maturity) at fair value using a current "exit price" will **not** provide useful information to me as a user of financial statements. Quite the contrary, as a user of the financial statements of a community bank, I find that "mark to market" changes in assets and liabilities not expected to be sold in the current market, provides information that can be counter productive and could be an inadvertent and unintended drain on bank capital.

**I urge you not to implement the proposed change in "mark to market" accounting for assets and liabilities intended to be held to maturity.**

If I can be of further assistance in this matter, please feel free to contact me at your convenience.

Sincerely,



Lynn W Mayer  
800 Broadway  
Marysville, Kansas 66508