From:
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 To:
 Director - FASB

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This proposal to market our entire loan portfolio to fair market value just might be the last nail in the coffin of community banking as we know it today. The cost of data collection alone will exceed our best three years profits at a time when our regulators are insisting on increasing capital by 50% in the most difficult time in the history of banking since the Great Depression.

We can't grow income without growing the bank, we can't grow the bank without capital and we can't raise capital without income growth.

Please reconsider!

Dale S. Lewis
President
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Mission Statement: Park State Bank is a full service financial institution that treats all customers and their assets with respect; is committed to the financial well-being of the customer; and provides quality personal service with affordable products.

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