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September 28, 2010

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

Dear Mr. Golden,

I am very much opposed to market to market when it comes to loans. Market to market is not appropriate for making a decision on what a loan is worth. All it will do is confuse our balance sheet. We are a very small bank and it would put an undo burden on us to determine a value on our loan portfolio each month as we do on our investments. Furthermore, we do not sell any of our loans.

I would appreciate it if you would consider dropping your proposal to mark loans to market. Please do not hesitate to give me a call if you want to address my concerns.

Sincerely,

Kenneth A. Schuetz

Executive Vice President

KAS:tct