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September 27, 2010

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

Re: Mark to market-file 1810-100

Dear Mr. Golden:

The Mississippi County Savings & Loan is a small, mutual, association. I only make home loans to the people in my community. The mark to market accounting rules that have been proposed would cause a hardship for this association. I would hate to see the small community banks eliminated because of this legislation. I hope you can find a better solution for accounting fair value.

Yours truly,

Sharon Collins Managing Officer