

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 of White 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. Please help the small community banks by dropping this proposed change.

Sincerely,

Andrew Hubbart

President