From: <a href="mailto:lcrull@waynebnk.com">lcrull@waynebnk.com</a>
To: <a href="mailto:Director-FASB">Director-FASB</a>

Subject: Comments on No. 1810-100, "Accounting for Financial Instruments and Revisions to the Accounting for

Derivative Instruments and Hedging Activities" Exposure Draft

**Date:** Tuesday, September 21, 2010 4:23:08 PM

Roy Crull PO Box 210 Cambridge City, IN 47327-0210

September 21, 2010

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

Dear Mr. Golden:

Thank you for the opportunity to comment on FASB's Exposure Draft: Accounting for Financial Instruments and Revisions to the Accounting for Derivative Instruments and Hedging Activities.

As a small community bank, with 3 offices and assets of \$150million, whose stock is not publically traded, we have no interest in trading or selling our deposits or assets. The cost to comply with this accounting pronouncement, in terms of software and labor, would outweigh any benefit, and would serve no purpose in assisting management to run the company.

In addtion, the data that will result from this will be confusing to the public, difficult to explain and of dubious value at best..

I hope the Board will take into account the burden this will place on community banks, simply for the sake of an accounting change that will be of little or no value to the public or the financial community.

Again, thank your for the opportunity to comment on this proposal.

Roy Crull Senior Vice President/Controller Wayne Bank and Trust Co

Sincerely,

Roy Crull 765 478 3561