

From: dkercheval@montestbk.com
To: [Director - FASB](#)
Subject: Comments on No. 1810-100, "Accounting for Financial Instruments and Revisions to the Accounting for Derivative Instruments and Hedging Activities" Exposure Draft
Date: Monday, September 20, 2010 9:17:55 AM

David Kercheval
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September 20, 2010

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

Dear Mr. Golden:

We have no market for our loans. We have never sold them. To put an extra burden on small banks of our size (\$40,000,000) would be a total waste of time and money. We are all running on a reduced budget due to economic conditions. We are overburdened with other regulations now, thanks to the transgressions of a few mega-banks. Our safety and soundness would only be further hampered by this regulation.

Sincerely,

David L. Kercheval
641-623-5766