

November 9, 2005

Robert E. Feldman  
Executive Secretary  
Attention: Comments/Legal ESS  
Federal Deposit Insurance Corporation  
550 17th Street, NW  
Washington DC 20429

Dear Mr. Feldman,

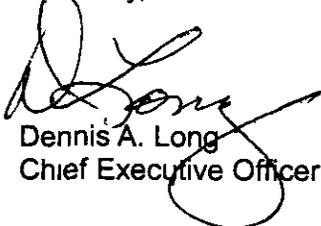
I am writing this letter in support of the proposed rule making relative to interstate banking. We believe the proposed changes would be a welcome improvement over what presently exists. It only makes good sense that home state laws of a state bank, such as ourselves, should apply to interstate banking activities for the state chartered bank.

We happen to have several Washington based offices along the Columbia River near the coast of both Washington & Oregon. We have clients that generate commerce and have local business units on both sides of the Columbia River. These same clients are inconvenienced since we are precluded from providing full service banking for them within the confines of Oregon's borders. This is not only inconvenient for them, but costly since it forces them to either ship their deposits to us, or open secondary deposit banking relationships in Oregon, where they are charged additional fees for handling and wiring of funds to our bank. Oregon bank customers face similar issues, as they are precluded from opening full service branches in Washington.

Having said all that, however; banks that presently hold charters in both Washington and Oregon can open full service branches in either state at there discretion, clearly an unfair competitive advantage for small community banks such as ours. It is difficult for our clients doing business on both sides of the river to understand what the compelling reasons are to restrict banking services from one state to another. Frankly, I concur.

Please add our name to the list in support of this important rulemaking change.

Sincerely,



Dennis A. Long  
Chief Executive Officer