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June 26, 2009

FDIC

RIN # 3064-AD37

RE: Extension of the Transaction Account Guarantee Program – FIL-34-2009

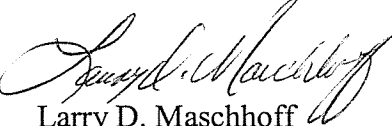
Dear Sirs,

I believe it is important to extend the transaction account guarantee program to continue to help insure the safety and soundness of our banking system. The general public is still very concern about the safety of our bank system. The news media continues to publish articles about the negative aspects of the banking industry. The current stories are about the Commercial Real Estate problems and the closures of banks. The business community and consumers are very concerned about the safety of their money. It is extremely important to our bank and the banking industry to continue this program. I continue to hear discussion and concern from people in our community about the safety of the banking system. Yesterday one of our larger checking account customers discussed this very point with their accounts here at our bank with me. They were very concerned with how they would operate their business with \$250,000 FDIC coverage and their concern given the problems in the banking industry. They did not see any alternative since every bank only has \$250,000 deposit coverage. This is a long time customer who never questioned the balances in our bank before. With all of the news media coverage they were concerned and as we explained the current unlimited coverage they were visibly relieved. I believe continuation of the program is a must for the over all safety of the banking system until well after all of the negative news articles have subsided.

In your proposal to continue the program, I would suggest extending the guarantee program for 12 months to Dec 31, 2010, and continue to charge the 10 basis points. The banking industry is already saddled with increased FDIC insurance costs and other extraordinary cost at this time. The banking industry needs time to make profits again and for the negative news to abate. I understand the losses the FDIC fund has been experiencing and the need to replace the fund, but that should be accomplished over a longer time when the industry is profitable. I believe the one time opportunity to opt out of the program with the notice to the customers is acceptable and gives the banks that do not perceive this program as beneficial to them the opportunity to opt out of the program

and the related expense. The requirement to modify our disclosure if we stay in the program is good public policy and a service to our customers.

Sincerely yours,

A handwritten signature in cursive script, appearing to read "Larry D. Maschhoff".

Larry D. Maschhoff  
President