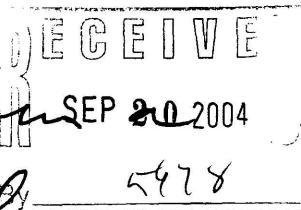


Mr. Feldman,



Greetings from  
county of small  
communities in southern  
Illinois. I serve on  
the Board of Directors  
of Germantown Trust and  
Savings Bank.... a community  
bank sensitive to area needs.  
Need to be!

We convey to you our strong  
support for the proposal to  
expand eligibility for the  
streamlined CRA exam to banks  
up to a billion dollars.

Thank you. —

Sincerely,

Sylvia H. Henken

Henken