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FARMERS STATE BANK

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September 6, 2005

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FDIC San Francisco Regional Office
Director Johns F. Carter
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, CA 94105

To Whom It May Concern:

In our town of Marion, Iowa, we have a population of 26,000 with twelve (12) financial institutions, plus offices. If Wal-Mart were to establish a Bank plus offices in our town, a good many of our financial institutions would have a difficult time surviving. We have seen what the giant Wal-Mart stores have done to our Ma and Pa businesses. A great many have closed.

I, Morris Neighbor, Chairman of our family bank want to go on record opposing the FDIC deposit insurance for the pending Utah based ILC

The future of the community banking industry could be at stake. Thank you for YOUR help in keeping Wal-Mart and banking from becoming a reality.

Sincerely,

Morris F. Neighbor
Chairman of the Board

MFN/mkg

Main Bank
1240 8th Ave
Marion, IA 52302
319.377.4891

Collins Road Square
1380 Twixt Town Rd
Marion, IA 52302
319.373.0512

Lindale Mall
4444 1st Ave NE
Cedar Rapids, IA 52402
319.395.0201

Edgewood Plaza Mall
399 Edgewood Rd NW
Cedar Rapids, IA 52405
319.390.2534

Van Buren Village
2755 Edgewood Rd SW
Cedar Rapids, IA 52404
319.654.0446

Hiawatha Office
175 Center Point Rd
Hiawatha, IA 52233
319.378.1245

Alburnett Office
117 North Main Ave
Alburnett, IA 52202
319.842.2211