



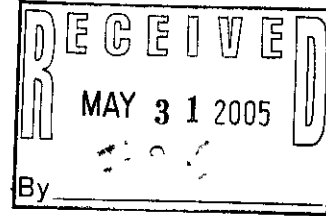
**DESERT**  
**COMMUNITY BANK**

*CORPORATE  
COMMUNICATIONS*

3740 S Pecos-McLeod  
Las Vegas, Nevada 89121-4260  
702.938.0500 fax 702.938.0509  
www.desertcommunity.com

Jim Howard  
President & CEO

May 17, 2005



Federal Deposit Insurance Corporation  
Chicago Regional Office  
Division of Supervision and Consumer Protection  
500 W. Monroe Street, Suite 3500  
Chicago, IL 60661

Re: Public Hearing on Preemption Petition

Dear Mr. Polakoff:

Please be advised that the management of Desert Community Bank is opposed to the proposal regarding preemption. Allowing state banking organizations to exercise all of the preemptive rights of national banks serves to penalize those banks which are not multi-state based banks, such as mine, and threatens the viability of the dual banking system.

This proposal serves to homogenize banking rules without any reference to the preservation of the small community bank. I cannot see where this will serve to benefit the market that we currently bank.

Sincerely,