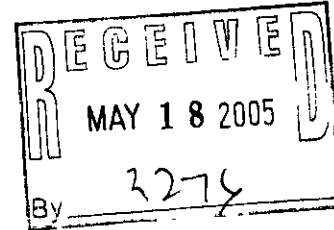




ALLEGIANCE

Community Bank

May 18, 2005



FDIC

Robert E. Feldman, Executive Secretary
Attention: Comments
550 17th Street, NW
Washington, DC 20429

Dear Mr. Feldman:

Currently, I serve as the president of our \$70 million dollar plus community bank located in the town of Tinley Park, Illinois, a community with approximately 50,000 residents. Since our inception as a De Novo Bank in September, 1999, we have worked diligently to meet all regulatory requirements, including those pertaining to Community Reinvestment. We believe that we have established and maintained high standards in the community investment area and that we have, as determined by all past regulatory examinations met and surpassed the obligation required by this act.

Having stated the background, I would like to go on record as being in support of the establishment of a \$1 billion asset threshold to be considered as a "Big Bank" for regulatory purposes.

Additionally, I would also like to go on record as being opposed to the requirement of a specific "Community Development" standard. The attempt to set forth this standard, in my opinion, would be fraught with peril and may bring serious definitional and gray area ambiguity problems not easily resolved by all interested parties. A focus in this specific definitional area as agreed upon may drain resources away from direct concentration on local lending (making money available) in low and moderate areas, which is the real intent, as I understand, of this regulation

Finally, I believe that since the greatest bulk of our lending has been done in our defined area, we have shown and been rewarded with positive operating results and growing financial success. The ability to be unrestricted by specific defined rules has allowed us to, we believe, maximize our limited resources and grow our clients' wealth, our community business and industrial base, and our bank asset structure

Thank you for the opportunity to comment and raise concerns

Very truly yours,

Jerry A. Meyer
President