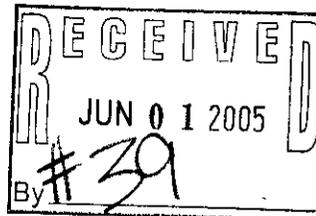


PIGGOTT STATE BANK

PAULA O. BLACKWELL
CHAIRMAN / PRESIDENT / CEO

PIGGOTT, ARKANSAS
72454



May 24, 2005

Mr. Robert E. Feldman, Executive Secretary
Federal Deposit Insurance Corporation
ATTN: Comments
550 17th Street, NW
Washington, DC 20429

RE: Proposal to Revise the Classification System for Commercial Credit Exposures

Dear Mr. Feldman:

I would like to take this opportunity to voice our opposition to the Proposed Revision to the Classification System for Commercial Credit Exposure.

After reviewing this proposal, I find that it would be burdensome and cumbersome for a bank our size (\$66M).

Please consider this opinion, and the opinion of other small banks, when you make your decision.

Thank you very much for your consideration.

Sincerely,

Paula O. Blackwell
Paula O. Blackwell
Chairman/President/CEO

POB:dm