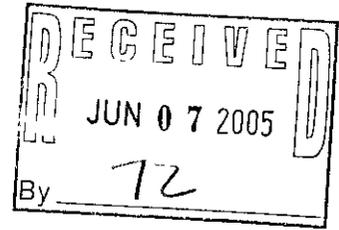




Citizens State Bank

P.O. BOX 1355
KINGSLAND, GEORGIA 31548-1355
(912) 729-5615 Fax (912) 729-2491



June 1, 2005

Robert E. Feldman
Executive Secretary
Attn: Comments, FDIC
550 17th Street, N.W
Washington, D C. 20429

Dear Sir

We appreciate being able to comment on the proposal to revise the classification system for commercial credit exposures.

The system which is now in place has worked well for Bankers and Regulator for years and I see no need to change the system at this time. The cost of changing this system would be high for both the Bankers and Regulators Financially banks have been hit very hard in the past few years by new regulations imposed by the government

I would encourage you not to replace the existing system

Sincerely,

James W Whiddon
Executive Vice President & C.E.O.