

First National Bank of Altheimer

October 27, 2008

Mr. Robert E. Feldman
Executive Secretary
Federal Deposit Insurance Corporation
550 17th Street, N.W.
Washington, DC 20429

RE: Federal Deposit Insurance Corporation Notice of
Proposed Rulemaking RIN 3064-AD35

Dear Mr. Feldman:

First National Bank of Altheimer is a small community bank with total assets of Thirteen to Fourteen Million Dollars.

We have used CDARS deposits since 2006 and have considered them a good source of funds for needed capital. This enables us to work smoothly and not have to pledge other assets for the funds.

We would stress that in the change of new regulations they would remain as Core deposits and not listed as Brokered deposits. It is very easy to separate the two for reporting purposes.

Thank you for your consideration.

Sincerely,

FIRT NATIONAL BANK OF ALTHEIMER

J. P. Walt

J. P. Walt
President