

To: Comments

Subject: Enhanced Reg F --Proposed Regulatory Action

Robert E. Feldman, Executive Secretary

Federal Deposit Insurance Corporation

Subject: Proposed Correspondent Concentration Risk Guidance

The issues involved in the Guidance on Correspondent Concentration Risks require a longer time frame for analysis, discussion, and response. We desire to involve our Board of Directors in this discussion so they will both understand the issues and then authorize the management of liquidity through safe and sound policies.

We respectfully request an additional 30 day extension to this request for comment.