From: Joe Stubbs

Sent: Friday, June 26, 2009 12:35 PM

**To:** Comments

Cc: Andy Lane; Deborah Grayson; Mark D. Troth; Jerry Brewer

**Subject:** RIN # 3064-AD37

Due to the continued economic conditions and overall unease among the banking public, The Bank of River Oaks is strongly in favor of Alternative B, to extend the TAG Program to June 30, 2010. Although we have not experienced any negative impact on our deposit base to date, We feel this action will provide our clients and prospects some additional peace of mind regarding the safety of their money; as well as validate confidence in the banking industry as a whole. Respectfully Submitted.



Joe Stubbs
Executive Vice President & CFO
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