

ROCKVILLE BANK
CONNECTICUT'S BEST COMMUNITY BANK
That's My Bank!SM

23 June 2008

Mr. Robert E. Feldman
Executive Secretary
ATTN: Comments, FDIC
550 – 17th Street, N.W.
Washington, DC 20429

Dear Mr. Feldman:

Rockville Bank has used Federal Home Loan Bank advances in a careful, responsible way. The Bank's use of FHLB advances has been consistent with our overall prudent approach to balance sheet management.

I am opposed to defining secured liabilities to include Federal Home Loan Bank advances. This is very likely to discourage their use by responsible banks such as ours.

Please record us as opposed to penalizing Federal Home Loan Bank members who utilize advances in this way.

Sincerely,

William J. McGurk

William J. McGurk
President & Chief Executive Officer

WJM/sba

860-291-3600 Connecting All Offices – www.rockvillebank.com
1645 Ellington Road, South Windsor, CT 06074