

May 8, 2006

To Whom it may concern:

The board of directors would like inform you of our opposition of the proposed restrictions concerning FHLBank. Bank of Perry County has been a stockholder of the FHLB Cincinnati for many years and have been pleased with our return on investment and the funding options afforded our rural community bank. We do not see the need for additional capital requirements in dealing with a well capitalized triple a rate financial institution such as FHLBank. Please forward our opposition to the proposed rule to any and all related parties.

Sincerely,

Brett Roberts
President, COO, director
Bank of Perry County