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BOWLING GREEN, MO 63334



Handwritten: CPH
8/17/99

PHONE: 636-528-6088
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101 TYME SQUARE
TROY, MO 63379

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001

Community State Bank of Bowling Green

WILLIAM C. McILROY
President

JOHN M. McILROY SR.
General Counsel

JOHN M. McILROY JR.
Chairman of Board

TAPLEY McCUNE
Exec. Vice President & CEO

August 14, 1999

PAUL B. HILL, *Vice President*
MARK A. GOODIN, *Vice President*
EARL NIEMEYER, *Asst. Vice President*
JEANNE MCKEE, *Cashier*

TRUDY McCONNELL, *Asst. Cashier*
CATHY COLBERT, *Data Processing Officer*
BARBIE GAMM, *Operations Officer*
MARCIA BURNETT, *Check Processing Officer*

Cynthia L. Johnson, Director
Cash Management Policy & Planning Division
Financial Management Service
Room 420
401 14th St. SW
Washington, D.C. 20227

Dear Ms. Johnson:

This letter is a comment concerning the proposed changes in the rate charged on TT&L Depositories. I fully understand the need of the United States government in receiving all it can get to reduce debt. However, I do not understand the reason for coming back to the local community banks again for additional money. It appears to me that the increase that we would have to pay for those accounts would only cost us more money than it already does. Currently we pay almost the Fed Fund rate for that deposit. That deposit is a high maintenance deposit because of the number of deposits being made to it and these are being done on your behalf. Considering the amount of work that we do for this account and how it helps the United States government, I feel that you asking for additional interest on this account is unfair and unjustified. Please drop this proposal and let things remain the way they are.

Yours truly

Paul B. Hill
Vice President

PBH:cf