



MAIN BANK
316 North State Street



Litchfield National Bank

58 TT&L 058
09/28/99



Drive-in banking with the added convenience of walk-up windows:
704 North State Street

Phone: 217-324-6161 **Toll Free:** 888-324-2265 (BANK) **Fax:** 217-324-3817 **Mailing Address:** P.O. Box 309, Litchfield, Illinois 62056-0309

September 28, 1999

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

RE: TT&L Depositories

Dear Director Johnson:

In reference to the proposed change in the interest rate that is paid to depository banks, I believe it should remain the same if not be increased by 25 basis points regarding the amount that is paid to the depository banks. This is a very thin margin for the amount of work that our bank does for these treasury tax and loan accounts. I would also like to point out that when we get an earnings credit, we only get about one-fourth percent (1/4%) more on earnings from the Federal Reserve Bank. Therefore, please leave the same basis points or increase it to 50 basis points.

Very truly yours,

LITCHFIELD NATIONAL BANK

Frank L. Fleming
President

FLF:mds

FRANK L. FLEMING, Chairman of the Board and President

VERNA F. PORTER, Vice-President and Cashier
RONALD D. NORRIS, Vice-President
MICHAEL F. FLEMING, Vice-President
SUSAN K. EBERLE, Vice-President
KEVIN R. NIEMANN, Vice-President and Farm Loan Officer
CHARLOTTE A. LOWE, Assistant Vice-President

JOYCE L. BERGEN, Assistant Cashier and Drive-In Branch Manager
BONNIE S. SMITH, Assistant Cashier
PAMELA M. HULL, Assistant Cashier
ALBERTA L. FLEMING, Internal Auditor
EDWARD J. COLLINS, Appraiser

LNB AnyTime Access
(217) 324-5588

